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THE RAND-McNALLY
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THE NEED OF A GREAT SHIP CANAL.

Two features of the annual statement of the year's commerce are, or should be, especially suggestive to the cities and region fronting upon the Great Lakes, and particularly the western section of that magnificent waterway which connects the great producing and consuming section of the country with the Atlantic ocean. These two features are: One, the class of products exported; two, the part of the world to which they are exported.

An examination of the class of articles exported shows that a very large proportion of the exports originate in the section fronting upon the Great Lakes, while the statement which shows the destination of our exports by grand divisions makes it apparent that the bulk of these exports cross the Atlantic. Of the total domestic exports of the year, which amounted to $1,460,453,809, no less than $944,000,000 consisted of products of agriculture; $40,000,000 products of the mine, and $54,000,000 products of the forest. Of the products of agriculture, a little over $300,000,000 represented cotton, leaving the agricultural exports of the year, exclusive of cotton and the products of cotton seed, about $600,000,000. A large proportion of this agricultural export other than cotton originated in the section of the United States tributary to the Great Lakes. Of the $94,000,000 worth of products of the mine and forest exported, a large proportion originated in the vicinity of the Great Lakes. Of the $410,000,000 worth of manufactures exported a considerable proportion is produced west of the Alleghanies and east of the Rocky Mountains.

It is safe to say, therefore, that one-half of the enormous exports of the year 1901 originated in territory tributary to the Great Lakes or sufficiently near to them to render them a convenient highway of transportation, provided

the route which they could cover leads directly to the market in which these articles are desired.

Now where are the principal markets in which we sell this $750,000,000 worth of articles, the product of the section tributary to the Great Lakes? The answer is not difficult. Of the $1,487,755,557 worth of exports in 1901, $1,136,-092,260 went to Europe, $25,542,301 to Africa, and $44,770,888 to South America, most of this latter of course going by way of the Atlantic ocean. Even of the exports to Asia and Oceania, more than one-half goes via the Atlantic, some by way of the Suez canal, some across the Isthmus, and some via Cape Horn. Thus more than two-thirds of the exports which leave the United States go to Europe and more than three-fourths pass out of the country from the ports on the Atlantic seacoast.

Here, then, are the two great facts—suggestive facts—first, that half our enormous exports originate in the section tributary to the Great Lakes; second, that more than three-fourths of those products are demanded by the markets of Europe or by other markets which can be most conveniently reached from the Atlantic coast. The suggestion of these two great facts is so obvious that it need scarcely be mentioned, namely—that the Great Lakes should be connected with the Atlantic by a ship canal of such breadth and depth as to make it practicable to ship those products by sea-going vessels, without breaking bulk, from Chicago, Duluth, or whatever point they may reach the shores of the lakes to other points in Europe, in Africa, in South America.

The advantages of such an enterprise are too obvious to require discussion. When goods for European, South American, African and even Asiatic markets can be loaded upon ocean steamers at Chicago or Duluth for direct shipment to their final destination without further handling, with no land transportation en route the cost of carriage must be greatly reduced. A comparison of the figures of cost of transportation on the Great Lakes with those of cost of transportation by rail made a year ago by the Bureau of Statistics showed that the average ton mile rate on the lakes was but one-tenth of the average ton mile rate on the railroads of the United States as a whole. The figures for the Great Lakes from which this statement was obtained were those furnished by the United States officer at the "Soo," and for the railroads of the country those furnished by Poor's Manual. It is not assumed from this comparison that the cost of transportation from Chicago or Duluth to the seaboard by rail would be ten times as much as by the Great Lakes and a canal, since the average for all the railroads of the country necessarily included a much larger proportion of short-haul traffic than in the case of the lake transportation, in which the proportion of long-distance transportation is much greater. Yet these figures are extremely suggestive as to the possibilities which await the opening of direct and continuous water transportation by large ocean-going steamers between Chicago and European ports.

What would it cost? A trifle compared with the interests affected. Perhaps $100,000,000, perhaps $150,000,000; but what is this compared with the

advantages it would give to our commerce and to the great section whose boundless energy, enterprise, wealth and products would be affected and benefited. The record of a single city of that section—Chicago—in the conception and completion of a single enterprise, purely local in its character, the drainage canal, suggests the ease with which this greater and vastly more important enterprise could be accomplished with systematic and determined effort.

O. P. AUSTIN.

FINANCIAL AND COMMERCIAL OUTLOOK.

A cursory glance at American financial and industrial conditions leads one to entertain only optimistic opinions for the future. A careful study of the situation, however, does not fail to exhibit factors that are menacing to continued prosperity. Foreign economic conditions, as well as domestic developments, incipient as they now appear, may become the basis of a reaction. Such a reaction, should it occur, will probably only be in the nature of a temporary derangement, although oftentimes even temporary difficulties are extremely distressing. It must not be forgotten that the United States has so extended its industries that foreign as well as home markets can be supplied. To meet foreign competition so successfully as American manufacturers have has necessitated not only low prices but prompt delivery. This has in its turn necessitated the increasing of the productive capacity of the mills, the employment of more labor, and the raising of wages. It is therefore simple to see that radical steps would have to be taken by American manufacturers, should this source of absorption be cut off, in order to adapt themselves to a decidedly reduced demand. In fact over-production might result and become so considerable a factor that adaptation to existing conditions would resolve itself into a tedious and disastrous effort. And it is in this direction that America should look with a degree of apprehension, for the industrial situation in Europe, coupled with the decidedly bad feeling that our progress has engendered in commercial circles there, bodes no good to American industries. Europe cannot buy from us if it has not the wherewith to pay, and American competition will not be as successful as it now is, should its exports become subject to a maximum tariff.

Passing from this supposititious contigency we are confronted with unfavorable domestic conditions which, although they may be serious in their consequences, are possibly reported in a more pessimistic light than the facts warrant.

The general run of business still goes on in fair volume, although labor leaders and nature have succeeded in injecting unfavorable elements into the industrial situation; one by inaugurating a strike of considerable dimensions, and the other by drought. In the speculative market, which is a fair barometer

of trade conditions, both of these factors have been reflected, but as yet they have not caused any appreciable depression in the securities directly affected by either contingency. This condition is in a measure due to an inclination to await more tangible developments and more definite reports and also to the fact that artificial causes have been employed to maintain prices. The steel stocks which are immediately affected by the existing strike have been kept steady by the operators, who are in possession of a large fund which is to be used for that purpose. Incidentally this policy is being followed in order to defeat the aim of the strike leaders who were confidently hoping that the inauguration of the strike would so depress the price of steel shares that stockholders, rather than see an extensive decline, would promptly come to terms. In the shares of the railroads which would be affected by the failure of crops there has been no material drop in prices because the rumors of a damaged yield have not been well enough authenticated. The market as a whole has been erratic and it is not an easy matter for either the speculator or the investor to gauge conditions for a "turn" or for the future. It is, however, only a reflection of the rather unsettled conditions existing in the industrial and commercial world.

Should the strike be prolonged to any great extent and should the unfavorable crop rumors be borne out by facts, the stock market would undoubtedly be depressed, but should the strike be settled amicably and the corn yield prove fairly large, it is safe to assume that the market would take an upward turn, as generally conditions favor a "bull" market. The only derogatory influence that might then occur would be a monetary stringency. Just at the present time there is no need of worry in this direction, but should a large demand be made on the New York institutions by western banks for money to move crops, a stringency is not only possible but probable. The situation in New York at the present time is not one that should warrant complacency, although no doubt preparations are being made to meet this contingency. The reserves of the New York institutions are low, and the only encouraging fact in this connection now is that the western banks are reported to be in excellent position to take care of the movement without any special aid. It is at such periods as the crop-moving season that our currency laws appear to a decided disadvantage, and not only our currency laws but our sub-treasury system. The bank currency is entirely dependent upon the price of United States bonds and has absolutely no elasticity. If bonds are high it means a loss to the banks to take out circulation, and there is no other way of expanding the currency, no matter how badly it is needed. The only source from which relief might be forthcoming would be from the government. The treasury statement shows a large surplus which might be placed with national banks and thus put into circulation. It is, however, doubtful if such a course will be pursued by the Secretary of the Treasury at this time, even should a stringency occur. He has a policy which is to reduce the national debt with this accumulated surplus by buying in United States securities. He has fixed a price at which he will purchase these bonds, but owing to the somewhat higher prices that can be obtained in the market he

has not received enough offers to make any considerable impression on the surplus. Should money become scarce in New York bond prices might be reduced and in this way the offers to the Secretary be increased and money tied up in the Treasury be disbursed and put in circulation, and the Treasury might pursue the other plan of putting money into the banks upon a counter deposit of government securities, although by doing this he would defeat his original aim.

Reports exhibiting the earnings of the railroad systems in the last six months emphasize the prosperity which they are still enjoying and have enjoyed for the past five years. Most of the southwestern roads are enjoying increased earnings because of the large crops that have been raised, although the northwestern roads have also received their share from this source. In the east the prosperous condition reigning in all avenues of trade has been a source of profit to the railroads. The unfavorable crop rumors that are now being circulated and which, if true, will reduce earnings, are somewhat offset by the progress that has been made by the community-of-interest principle, the gradual eradication of rate wars and the promotion of a generally harmonious scheme of operation. The Northern Pacific sentiment is an example of headway made with this policy. The placing on the Northern Pacific Board of Directors of Mr. Hill, president of the Great Northern; Mr. Harriman of the Union Pacific, Mr. Rockefeller of the Chicago, Milwaukee & St. Paul, Mr. Twombly of the Chicago Northwestern, and Mr. Rae of the Pennsylvania, gives it a representation from all the large northwestern lines, which insures a considerable degree of harmony.

The steel strike which was inaugurated by the Amalgamated Association of Iron and Steel Workers has resolved itself into a case of wait, and at the present time the length cannot be predicted with any certainty. It does not seem possible that the steel operators will consent or even consider the proposition of the strike leaders that all mills be unionized and that every working man now employed, who refuses to join the union, be discharged. Such a demand really means the passing of the control of the mills into the hands of the union. The strike leaders declare it a strike for principle, but it is rather a preposterous demand that they make as viewed by unprejudiced observers. The difficulty of a speedy settlement of the situation lies in the fact that conditions are extremely favorable to the strikers to hold out. They have been receiving good wages and are probably in a position to take a little vacation which to an extent is necessary, but as soon as funds give out it is quite probable that the working man will realize the fact that personally he has nothing to gain by striking, and it is safe to assume that many will risk being blacklisted by the union by giving up the leaders' "principle" when good places with excellent wages are waiting for them. It is at any rate to be hoped that the steel companies will be firm in their decision to fight the contention of the union to the end. If they do not they will be very poorly equipped for any future controversy which might arise. In fact it is quite probable that the underlying desire of the labor leaders at the present time is to fortify themselves in every possible way for any

future demands that they may have to make, and if they succeed in unionizing all the mills they will of course be in a position to practically suspend all work should they so desire, and this would assuredly be a handicap difficult to overcome.

CHARLES A. CONANT.

The War Department could not have done better in its selection of a Special Commissioner to Investigate and Report upon the State of Coinage and Banking in the Philippines than in choosing Mr. Charles A. Conant.

THE BANKERS' MONTHLY has the pleasure of presenting to its readers in this issue a portrait of Mr. Conant, whose reputation as a thinker and writer on financial subjects has been well earned.

Mr. Conant was born at Winchester, Massachusetts, July 2, 1861. He began his newspaper career as a reporter on the *Boston Advertiser,* in 1880. In 1886 he became Washington correspondent for the *Boston Post,* but later returned to Boston as secretary to General John M. Corse, postmaster of that city. Mr. Conant was a candidate for the Massachusetts Legislature in 1886, and in 1894 he was the regular Democratic candidate for Congress from his district. He became Washington correspondent of the *New York Commercial Bulletin* (now the *Journal of Commerce*) in 1889. He is a student of economic subjects and has rendered valuable service to the Executive Committee of the Indianapolis Monetary Convention in securing the gold standard law of March 14, 1900. He is a prominent member of the Washington Economic Society and in fact was its originator. He published, in 1896, "A History of Modern Banks of Issue, with an Account of the Economic Crises of the Present Century," and in 1900 "The United States in the Orient." His name is a familiar one to the readers of bankers' magazines, and he is a frequent contributor to such periodicals as the *Review of Reviews, The Forum, North American Review, International Monthly, Annals of the American Academy of Political and Social Science, Yale Review, Political Science Quarterly, London Statist,* and the *Atlantic Monthly.* He has spent some time abroad in England, France and Belgium as an investigator of banking and economic questions.

In this issue of THE BANKERS' MONTHLY there is also printed an extract from Mr. Conant's excellent address before the Pennsylvania Bankers' Convention held at Erie on July 10th. Mr. Conant's address on that occasion was on "The Bankers' Share in Our Commercial Expansion."

The Attorney General of Minnesota has sustained General E. M. Pope, public examiner, in his ruling that in the case of loans made by state banks on warehouse receipts as collateral security the property for which the receipts are given must carry insurance from companies admitted through the insurance commissioner to transact business in the state.

CHARLES A. CONANT,

Special Commissioner on Banking and Coinage in the Philippines.

OPERATIONS OF THE REICHSBANK.

Germany has again been going through a financial disturbance which has called the attention of the world to her condition and to her financial institutions. The German banks have been great factors in the industrial activity which has been so remarkable there in the last few years. They have stood in a much closer relation to industrial affairs that it would, in this country, be considered desirable for banks to assume. They were first largely interested in the promotion of industrial corporations, and later have taken an intimate part in their management. The tremendous declines in the quotations for German industrial securities in the last few weeks have therefore had a striking effect on the public's opinion of the conditions of many banks. The worst now seems to be over, however, and in spite of important failures and revelations of a distressing character regarding commercial integrity, the confidence of the public is returning. There is reason that it should. While there may have been much to criticise in the situation, there is no occasion for fear that the financial fabric is in danger of any general collapse. In the main German banking is carried on with intelligence and honesty.

It is interesting at this time to examine somewhat into the character and functions of the great Imperial Bank of Germany, the Reichsbank. This bank had its origin in Bismarck's determination to unify Germany. A uniform coinage and a uniform banking currency, all under the control of the central imperial government, were recognized as essential to German unity and prosperity. The framers of the law of 1875, under which the bank was organized, extended the privilege of note issue to various state banks, yet it was evidently intended that these minor institutions should be ultimately absorbed, as most of them have been, by the Imperial Bank.

The note issuing function of the Imperial Bank of Germany is the one in which American financiers are most interested. It is exercised under conditions peculiar to Germany. By the law of 1875 the bank was authorized to issue bank notes to an amount 250,000,000 marks in excess of its cash reserve, provided that the cash reserve never fell below one-third of the amount of notes outstanding. Following the English Bank Act of 1844, the law of 1875 provided for the assumption by the central bank of the note issues of any of the minor banks which chose to surrender their note-issuing privilege. As a result of this provision all but four or five of the small banks have surrendered their note issues.

In order to render elasticity possible and at the same time put a check on inflation, the law provided that the Imperial Bank might exceed the prescribed limit of issue on payment of a tax of 5 per cent on the excess. This tax is levied on the theory that a scarcity of money will produce a high rate of interest, and so render it profitable for the bank to enlarge its issue of notes despite the tax, while self-protection will impel the bank to contract its circulation when the demand for money, and consequently the interest rate, have returned to the normal level. The experience of the bank proved very early that its liberty of

note issue had been unduly restricted. It was not expected that the bank would be frequently called on to issue notes in excess of the legal or untaxed limit. Such issues were to be exceptional, to be expected only in times of abnormal stringency or panic. Yet as early as 1881 the bank began to pay taxes on excessive issues, and since then there have been only six years in which the bank was not forced to issue notes in excess of the untaxed limit, and during each of the last seven years these emergency issues have been the normal thing. As a result of this experience the law was amended on June 7, 1899, and the bank's authorized uncovered note issue was raised from 250,000,000 to 450 million marks. This new law took effect January 1, 1901, and the larger issue limit will probably render taxed issues unnecessary for a few years.

It is interesting to note that the Imperial Bank has in several years put forth emergency issues at a loss to itself. For example, in September of 1895, when the discount rate stood at 3 per cent, the bank's circulation was in excess of the limit by 46,000,000 marks. The bank was in a similar situation in other years. There was evidently something wrong with the theory that as increasing demand for bank notes meant increasing willingness in the mercantile world to pay high rates of interest. As the country grew and its business expanded, its capacity to absorb bank notes enlarged, and the Imperial Bank was obliged either to increase its issues of notes or fill the vacuum in the currency with gold. In spite of the tax the notes were cheaper and more convenient. The bank's total payments on account of note tax at or during the last twenty-five years amount to about 10,000,000 marks. This cannot be considered a large sum in view of the immense business done by the bank in the last quarter of a century. Nevertheless, it is difficult to justify the tax. The bank, although owned by private shareholders, is managed by imperial officers appointed by the Chancellor. The state gets a share of the profits, taking three-fourths of what remains after the shareholders have been paid a dividend of 3½ per cent. Between 1876 and 1900 the imperial share of the profits amounted to 133,000,000 marks, while the stockholders received 209,000,000, or an annual dividend of about 7 per cent on the capital stock of 130,000,000 marks.

The bank's returns show evidence of the prosperity which Germany has enjoyed since 1896. In 1895 the dividend paid to stockholders amounted to only 7,000,000 marks. It rose to 9,000,000 in 1896, to over 10,000,000 in 1898, and to over 13,000,000 in 1898, when the bank paid a dividend of nearly 11 per cent.

Inasmuch as the state and the private owners are almost equally interested in the bank's solvency and prosperity, there is no reason why the repressive tax on note issues should be retained. The bank could not issue notes to the point of inflation without suffering and paying immediate penalty, for the consequent rise in the quotation of foreign exchange would render the export of gold profitable and so cause an influx of bank notes seeking redemption. The tax upon emergency issues is not merely a tax on the profits of the bank; it is a burden falling ultimately on the customers of the bank. Furthermore, the tax has practically nothing to do with the strength or weakness of the bank. The pro-

portion of cash to total liabilities has throughout averaged above 50 per cent. In 1888 it was above 75 per cent, and it has never fallen below 38 per cent. Under the law, cash includes not only gold, but current silver, the notes of other banks and government paper money. The proportion of gold to total liabilities has been considerably less than that maintained by the Bank of England or the Bank of France. It has ranged from 23 per cent in 1881 to 46 per cent in 1888. The average "gold deckung" during the last six years has been about 36 per cent. These percentages have reference to total liabilities, and cannot be criticised as dangerously small.

Steady progress has marked the development of the bank. Its branches have increased from 182 in 1875 to 330 in 1900, and its resources have increased from one billion marks in 1875 to nearly two billion in 1900. The following table shows in millions of marks the leading items in the assets and liabilities in 1876, 1888 and 1900:

	1876.	1888.	1900.
Cash	564	934	853
Bills of Exchange	402	430	800
Notes	684	933	1,138
Deposits, etc.	218	381	512

The bank's books show that Germany, like the United States, undergoes great seasonal fluctuations in the demand for currency. In Germany December is the month of most active demand. In eighteen years out of twenty-five December 31st is the date distinguished by the maximum amount of note issues. Evidently the German agriculturist has something to do with this, but more important, probably, is the German custom of settling accounts at the end of the year. The difference between the maximum and minimum issue of notes averages over 25 per cent. For instance, in 1886 the bank's circulation rose from 680,000 marks in February to 1,000,000 marks in December, a gain of over 40 per cent. In 1900 the highest figure was 1,409,000 marks on December 31st, and the lowest 1,006,000 on February 23d, a reduction amounting to over 35 per cent.

So far as figures are concerned, the foremost place is held in the bank's statistics by a kind of business with which the American is unfamiliar. It is known as Giro Verkehr, or Giro business, and has to do with payments between different points within the country. In the United States such payments are ordinarily effected with drafts on New York or some other large center. But in Germany no merchant thinks of buying a draft on Berlin. If a citizen of Leipzig owes 1,000 marks to a man in Frankfort, he simply deposits 1,000 marks with the Leipziger branch of the Reichsbank with written instructions to pay the creditor in Frankfort. No money is sent, of course, the whole affair being settled by the writing of a letter and the transfer of credit on the books of the Reichsbank. The bank makes no charge for this service when performed for customers having accounts. Consequently the largest part of the bank's deposits are Giro accounts, and in a table of statistics the bank's Giro business is the most imposing.

In 1900 the bank's Giro business amounted to a total of 163 billion marks, or over 40 billion dollars, that being the total of sums taken in at one place and paid out at another. Of this vast sum 27 billion marks represented actual cash handled.

This Giro system is regarded by continental financiers as more convenient and economical than the English and American method of effecting distant payments by drafts on a financial center. The two systems cannot be easily compared. Our use of credit instruments is so far in advance of European customs that what seems expeditious in Germany might prove very cumbersome in the United States. FRANK A. VANDERLIP.

THE ABUNDANCE OF GOLD.

The immense production of gold in recent years has been attended by an abnormally great demand, first for Russia, Austria and Japan, and second for India and the United States, and in spite of the enormous gold output there was relatively little increase in the visible supply of the metal in London, Berlin, and Paris. Now, however, conditions have entirely changed. Russia is no longer accumulating gold, and, in fact, is compelled to release a portion of the huge sum previously secured. Japan is shipping instead of importing the metal, and India has no use for gold as currency, its people requiring silver rupees. During the past year the exports of gold from India have about equaled the imports. The demand for gold for India in the future may, indeed, be disregarded. The world's production of gold at the present time is much more than sufficient to provide for the expanding currency needs of the American people and the usual demands for the arts, and the surplus supply must apparently flow into the Banks of England, France, and Germany. In the coming autumn doubtless money will be more wanted in all countries than it is at present, and will be dearer. But there is every reason to anticipate that the autumn demand will this year be met without difficulty, and that after that demand has been met the accumulation of gold in the chief monetary centers will result in easier conditions of the money markets than have been witnessed for several years. If at the same time the war in South Africa is ended, and gold-mining on the Rand is resumed, the supply of gold may be far in excess of the demand, and a great plethora of money will probably be witnessed.

Judge West of the attorney-general's office has given an opinion relative to trust companies, at the request of Bank Commissioner Albaugh of Kansas.

The opinion is that trust companies chartered under the laws of Kansas and now doing business can not continue with less than a capital of $100,000, and that trust companies organized under the laws of other states doing business in Kansas must have a capital of $100,000 and be governed by the trust company laws passed by the last legislature.

EVIDENCES OF CONTINUED PROSPERITY.

The year 1900 was a fitting climax to a century of development and progress. In fact the year 1900 exhibited such a decided growth over every other year in the history of the country that many believed that the first year of the new century would witness a comparative decrease in the volume of trade. The figures that have come to hand for the fiscal year 1901, however, record not only a more stupendous volume of business, but greatly enhanced profits, indicating not only an expansion of our industries, but more economical modes of production.

To obtain a comprehensive idea of the industrial and commercial prosperity of the United States the last year it is only necessary to study the figures of the railroads which are a reliable index of existing conditions. They are, of course, dependent for their traffic and profits on the industries of the country, and when business is stagnant traffic is decreased and earnings suffer. Therefore, when prosperity comes to the railroads it is safe to assume that such a condition exists among the diverse elements which go to make it up.

And this assumption is true, for increased profits are reported by every group of lines, which means that the farmer, the merchant and the manufacturer have enjoyed their share. Some roads trace their increased traffic to the development of the coal mines, others to the excellent crops, and still others to the general industrial advancement. An interesting table in this connection has been prepared by the *Financial Chronicle,* which exhibits the earnings of the various groups of roads, and indicates the diversity of the existing prosperity. For instance, the trunk lines of the country report an increase of $9,000,000 in their gross earnings for 1901 over 1900. The anthracite coal roads show an increase of $8,000,000 during the same period, the eastern roads $1,000,000, the middle and western lines $4,000,000, the Northwestern lines $4,000,000, the Southwestern $11,000,000, the Northern Pacific $3,000,000, the Southern Pacific $7,000,000, and the Southern lines $6,000,000. The net earnings of these systems are in about the same proportion.

From this statement it is seen that the southwestern roads are the largest gainers over last year, and this fact is due to the exceedingly large wheat crops that have been raised in that section of the country. The Missouri, Kansas and Texas owing to this large yield reports an increase in earnings over last year of $2,000,000, or 20 per cent, and the St. Louis, Kansas and Southwestern $1,500,000, or 25 per cent. The St. Louis and San Francisco road reports an enhancement of almost $2,000,000, or about 35 per cent. The Missouri & Pacific has gained $2,100,000 or 13 per cent in the last six months as compared with the same period last year; the Texas and Pacific $1,472,000, or about 37 per cent; the Denver and Rio Grande $1,069,000, or 13 per cent. The Atchison shows an increase of $7,000,000, or 16 per cent. Passing to the northwestern roads the figures presented are not so favorable, caused mainly by a decided

failure in the spring-wheat yield. The Chicago, Burlington and Quincy reports a gain of $1,450,000 over last year. In the east the large traffic in coal has resulted in good profits for the Pennsylvania, whose gain is $4,000,000; the Reading, which, in the last eleven months, shows a gain of $4,520,000 over that period the year previous; the Lehigh Valley, which gained $2,114,000, and the Chesapeake and Ohio, with profits of $2,065,000 ahead of last year. These roads have also gained by the extensive activity in the steel and iron industry, and to the general activity existing in all avenues of trade. While the southwestern roads show much larger earnings than last year, their statements for the next six months are apt to show a decided falling off, as the corn crop has been reported as badly damaged. On the other hand, the prospects for other sections are bright.

Not only are railroad earnings a source of gratification, however. There have been vast improvements in the roadbeds, the rolling stock has been increased, and branch lines have been built into profitable sections, all of which will aid in increasing traffic. This year many of the roads owe their increases in profits to their increased mileage. Then again the progress that has been made in the "community of interest" principle bodes well for the future, for it is gradually resulting in the eradication of rate wars. Consolidation of systems and resultant harmony of management will reduce materially operating expenses, and this will result in consequent increased earnings.

The development of the railroad systems henceforth will undoubtedly be in the nature of short lines into specially profitable districts, and it is not at all probable that any more trunk lines will be attempted as the competition now is so keen that such a step must prove an unprofitable investment.

Next to the railroads the most astonishing figures of American prosperity are found in the iron and steel trade. The pig-iron production of the United States for the first half of 1901 is the largest that has ever been recorded for the same period, although it exceeds the production for the same time in 1900 by only a slight margin. The last six months of 1900 it exceeds by a million and a half tons, although the production invariably falls off during the latter half of the year, and, therefore, the yearly production may not exceed that of the year previous by any large amount. At the same time it must be remembered that the year 1900 was a marvelous one in this respect, and that this year is a continuance of one that many predicted would not be duplicated for some time. The output of the blast furnaces for the last three months of the present year has been the largest ever recorded, although the output for the first months of the year did not equal those of the one previous. The maximum production in 1900 according to the *Iron Age* was 298,014 tons per week, which was reached February 1st, and maintained pretty well until July. The production in February of this year was only 278,258 tons, and from then steadily increased until June 1st, when the maximum average was reached, namely, 314,505 tons. Should the production for the rest of the year continue as large as it has for the first six months, the aggregate production would be over fifteen million tons, the

largest record ever made. The following statement of half-yearly production since 1888 is taken from the *Financial Chronicle,* and exhibits the wonderful increase made by the iron and steel industries in this country:

	Gross Tons.		Gross Tons.
1888—First half	3,020,092	1895—First half	4,087,558
Second half	3,469,646	Second half	5,358,750
1889—First half	3,661,603	1896—First half	4,976,236
Second half	3,942,039	Second half	3,646,891
1890—First half	4,560,513	1897—First half	4,403,476
Second half	4,642,190	Second half	5,249,204
1891—First half	3,368,107	1898—First half	5,869,703
Second half	4,911,763	Second half	5,904,231
1892—First half	4,769,683	1899—First half	6,289,167
Second half	4,387,317	Second half	7,331,536
1893—First half	4,562,918	1900—First half	7,642,569
Second half	2,561,584	Second half	6,146,673
1894—First half	2,717,983	1901—First half	7,674,613
Second half	3,939,405	Second half	———

The excellent condition of the iron industry is not alone indicated by the production, but by the fact that even though the output has increased materially the stocks on hand have decreased. The following table, also from the *Financial Chronicle,* show the amount of production for the first six months of the past four years, the amount of consumption and the decrease in stock on hand:

		—Gross tons of 2,240 pounds—		
First six months.	1901.	1900.	1899.	1898.
Production	7,674,613	7,642,569	6,289,167	5,869,703
Increase in stock	*71,891	274,598	*288,140	*118,642
Consumption	7,746,504	7,367,971	6,577,307	5,988,345

*Decrease.

The satisfactory financial status of the country is reflected in the excellent condition of the government finances. The excess of receipts over expenditures has resulted in a very large surplus which at present is being utilized to reduce the interest-bearing debt of the government. The total receipts in the Treasury from customs, internal revenue and miscellaneous sources for the fiscal year 1901 were $579,000,000, and from the same sources the previous year $562,000,000. In 1901 the disbursements amounted to $509,893,000, and in 1900 to $487,000,000. Not only has a large surplus accumulated, but it is steadily increased, even in the face of a reduction of $4,000,000 in the war revenue tax. This amended law took effect July 1st, and during the three weeks immediately thereafter there was an increase of $900,000 in the internal revenue receipts over the same three weeks in July, 1900. The stock of gold in the Treasury is larger than at any time in its history, being now $502,267,000, which is approximately $100,000 more than ever before held. The ownership of such a large stock of gold emphasizes forcibly the fact that the United States is, or very soon will be, the greatest gold owner in the world. Discoveries in Alaska have helped in a large measure to swell the gold stock in the Treasury, and this year promises to produce a greater supply than ever before.

Another statement issued by the government which indicates the prosperity of the country is the money-order business, for this is the mode of transmission employed by people with small funds who have no bank account, and therefore indicates that prosperity is prevalent among the masses. The total number of money orders paid or transmitted during the year ending June 30th, according to the statement issued by the Postoffice Department, was $4,980,000, as against $4,311,000 the year previous. The figures for the year 1901 show an increase of 669,000 orders over 1900, or 15½ per cent.

The foreign commerce of the United States has kept pace with the domestic expansion. The exports for the fiscal year 1901 were $1,487,656,000, which is almost $100,000,000 more than the aggregate exports in 1900, and almost $250,000,000 more than those of 1899. The imports for the same period were $822,756,000, which is a decrease of $27,000,000 over the imports in 1900.

RAILROAD EARNINGS AND DIVIDENDS.

For the year ending June 30, 1900, the gross earnings from the operation of the railways in the United States, covering an operated mileage of 192,556.03 miles, were $1,487,044,814, being $173,434,696 more than for the preceding fiscal year. The operating expenses were $961,428,511, the increase in this item being $104,459,512. The details of gross earnings were as follows: Passenger revenue, $323,715,639—increase as compared with the preceding year, $32,602,646; mail, $37,752,474—increase, $1,753,463; express, $28,416,150—increase, $1,660,096; other earnings from passenger service, $8,161,022—increase $473,659; freight revenue, $1,049,256,323—increase, $135,519,168; other earnings from freight service, $3,345,912—decrease, $915,892; other earnings from operation, including unclassified items, $36,397,294—increase, $2,341,556. Gross earnings from operation per mile of line was $717 more than for the year ending June 30, 1899, being $7,722. The amount of dividends declared during the year was $139,602,514, leaving as the surplus from the operations of the year $87,657,933, the corresponding surplus for the year ending June 30, 1899, having been $53,064,877.

INTERNAL REVENUE RECEIPTS.

Illinois again heads the list as the banner internal revenue producing state of the Union. Out of a total of $306,871,664 of internal revenue collected during the last fiscal year Illinois contributed $55,407,024, or more than one-sixth. Her nearest competitor is New York, with $49,789,698. Pennsylvania is third, with $26,062,959; Kentucky fourth, with $25,181,805; Ohio fifth, with $22,429,914; Missouri sixth, with $17,665,648; Wisconsin seventh, $10,809,694; New Jersey eighth, $9,761,622; Massachusetts ninth, $7,541,852, and North Carolina tenth $7,124,749.

RELATION OF WEALTH TO ART AND LETTERS.

Wealth in America is becoming so colossal that, in the large projects undertaken, a million dollars constitute practically a unit of value.

Unless he have some other distinguishing attribute to recommend him, the mere millionaire today is easily overlooked. Recently the New York Herald published a roster of millionaires in the United States, and it was found to include hundreds of men whose names are absolutely unfamiliar to the reading public. To make his presence felt in the world, the modern rich man must display more versatility than is required in the clipping of coupons. In many cases something almost akin to the beatitudes is required to impart a glamour to his bank account. The giving away of fortunes to escape the "unillumined commonplace" of wealth *per se* has become a passion and an art.

"To die rich is to die disgraced," one of our foremost millionaires is quoted as saying. Accordingly vast fortunes have trooped from his coffers to institutions of learning and benevolence, and still two hundred millions, it is said, intervene between him and impecunious bliss. It is asserted in all seriousness that, save by indulging in a reckless and spendthrift philanthropy, he is puzzled to solve the secret of how to part honorably from his millions. Happily, for the glory of his own epigram, he comes from a people conspicuous for their longevity.

The question grows, not how many millions have multiplied to a man's credit in his syndicate, but how many colleges has he endowed, how many libraries has he founded, or how many benevolent institutions does he maintain? Or, if his interests have not expressed themselves in these directions, he becomes a patron of art or music, comes to know that the value of a painting does not necessarily consist in the size of the canvas or the amount of pounded gold in the resplendent frame, or learns, as the late Edgar Nye used to naively say, that classic music is better than it sounds.

There was a time, not many years ago, when the American millionaire was the subject for satiric melodrama abroad. It was imagined, and not wholly without reason, that the wealthy citizen of the United States was the swaggering embodiment of greed, with an eye ever single to the main chance; a sordid iconoclast who would not hesitate to cart the pyramids away for building stone, or plat the groves of Helicon into suburban lots. Kipling sees our men of wealth sombre drunk at mine and mart and dubbing their dreary brethren kings. European cartoonists have delighted to caricature American purchasers of statuary determining the value of masterpieces by weighing them.

Such libels are no longer valid. The intelligent patronage of American wealth to-day is an inspiration to genius throughout the world. New York frequently in a single night pays more to a prima donna in the Metropolitan Opera House than she can earn in a season in Paris or Vienna. Men of letters are encouraged by the support of the affluent. To every wealthy home goes the

latest books. Thus a popular author to-day becomes as certainly solvent as the owner of a profitable mine. Herein the entire world shows great progress. Milton sold his immortal epic for less than the price of a modern magazine article. Chatterton and Poe starved. Goldsmith's landlady refused the manuscript of the "Vicar of Wakefield" as a pledge for his delinquent rent. All this has changed. Frayed linen and threadbare clothes no longer proclaim the man of letters; nor does he live laborious days in forlorn garrets. Genius, if it seeks a hermitage to-day, finds it in some fashionable villa by the sea or lakeside, and thither it travels with servants and many trunks. Kipling moves in a special car or he drives in his own carriage, with a footman at his service. Howells and Stockton and scores of other authors maintain luxurious homes. Irving Bacheller, in the midst of exacting editorial labors, wrote "Eben Holden," and his share of the sales exceeded fifty thousand dollars.

The wide distribution of wealth and its eagerness to keep up with the literature of the day makes such success possible in authorship. And this is especially true in America.

Recently this idea has been the target of British fleers. The Saturday Review of London, commenting on America's trade supremacy abroad, contended that that commercial triumph had been won by the sacrifice of all consideration for the aesthetic, and that when America finally decided to divert some of its energies to fostering things artistic, its career as an international master in commerce would from that moment decline. "Dismiss culture and tone, freedom and equality, and all such figments," argues the Review, "and get down to a hard-cash transaction, and there you see the American at his best. No other nation has so given itself over to the making of wealth as the whole duty of a people, and never has there been a people in which the discrepancy between their performances as traders and their achievements in every other capacity has been so great."

Somewhat along the lines of the Review's criticism, but with no cynical animus, was a portion of Senator Depew's speech at the dedication of the Hall of Fame. He had stated (it is to be hoped not to the dismay of the current literary school) that America had now no Tennysons, no Longfellows, no Hawthornes, and no Emersons, and the amiable orator thought perhaps it was because our Michael Angelos are planning tunnels under rivers and through mountains for the connection of vast systems of railways; our Raphaels devising novel methods for the utilization of electrical power; our Shakespeares forming gigantic combinations of corporate bodies; our Tennysons giving rein to fancy and imagination in wild speculations in stocks; and our Hawthornes and Emersons abandoning the communings of the spirit to exploit mines and factories.

Doubtless the genius that builds transcontinental railways, if otherwise directed, might construct epics, and the force that tunnels mountains might delve into the deeps of philosophy; yet it is both an ungenerous and uncritical lament to say that we have no poets or philosophers. With all our contriving at home and our trade triumphs abroad, we have produced our Mark Twains, our Joaquin

Millers, our Henry Georges, while W. D. Howells will compare favorably with Washington Irving, Minot Savage and Edward Everett Hale with the transcendentalists, Aldrich with Longfellow, Stephen Crane with Hawthorne, and Markham is Hoeing his way around the world. Then we have versatile geniuses like F. Hopkinson Smith, who can paint a creditable canvas, pen a popular novel, or build a lighthouse with equal facility, and others like the late Maurice Thompson, who can charm in romance or excel in the dry facts of science, and Stedman, who can indite sonnets in the intervals of banking, and Weir Mitchell, whose achievements in letters and his distinction in his medical profession bring him in the class with Holmes. It is folly to imagine that all American genius is either buried in majesty or riding in the rolling palaces of railway magnates. An honorable and increasing company, despite the clamoring of commerce toward our seaports, treads the ancient pathways that lead to Olympus.

It is manifestly untrue that America has won its envied place at the front rank of commercial nations by sacrificing all considerations for literature, music, and art. Although capital has combined in America in colossal undertakings (the capitalization of the steel trust, for example, amounting to twice the annual income of the British empire), this condition of things does not imply that the fortunate gatherers of that vast financial harvest in this country are less vincible than their British cousins to the suasions of more subtle influences.

Our sculptors are honored abroad. Our prima donnas sing with distinction in the royal operas of Europe. Many of our works of literature multiply into many editions in England, and our paintings win medals in the galleries of France. The scholarship of our professors and philosophers is flatteringly recognized by learned bodies throughout the world.

The complacent sneer of Europeans that if we excel in trade it is because we have trodden all finer sentiment in the dust of traffic, cannot find justification, except by citing the gaucheries of the occasional unlettered American traveler who figures noisily in melodrama, but who, in reality, is as much frowned upon in America, even in triumphant trade circles, as he is in the calm and critical sanctum of the British press.

Our trade expansion and approaching dominion is not the result merely of a burly aggressiveness, but the logical effect of well-ordered intelligence, unhandicapped by inelastic traditions, and that that intelligence is destined to make similar progress throughout the world along the lines of science, literature, and art, is by no means bizarre or even inconsistent.

America of all nations has learned that it is no disgrace to deal in lumber and pork, to work in iron and to engage in the numberless trades, identification with which in some less emancipated lands is a bar to social progress. America has not feared to work in its shirt sleeves, and it is reaping a world-wide harvest. It is coming to be understood in America that it is as honorable to post a ledger as it is to pen an epic; that the man with the hoe is as classical a figure as the man with the pen; that banking is as creditable a calling as the writing of ballads; that the contests of the bulls and bears of the stock market are as picturesque

as the war of the Titans; and that Wall Street, even though it may not always lead to Walhalla, is a thoroughfare whereon one may march to high honor and renown.

It is idle, however, to state that while America is winning the trade of the world, it is neglecting to foster the culture of its people.

Customs and nations, said Voltaire a century and a half ago, are subject to great changes, and he predicted that the day might come when America would be the theater of a new nation and that its sons in time might become the exemplars and teachers of art to the people of Europe.*

As in fulfilment of that imaginative prophecy, the president of one of the progressive American universities is arranging to establish branches of his institution in various European countries.

The plain truth is that America is leading the world in many things not to be found in the catalogue of commerce, and some of our flamboyant Fourth of July panegyrists speak far more truly than they know.

America, even in its days of struggle, exalted letters. When the nation's credit was impaired, Congress, rather than see the library of Jefferson dissipated, appropriated $25,000 for its purchase. That sentiment has grown with the prosperity of the country, so that now the national library of nearly a million volumes is housed in the finest temple ever reared to letters. Moreover, our British critics fail to recall that the success of many of the greatest of contemporary British authors is due to the recognition they received on this side of the Atlantic. England and Europe simply echoed the plaudits started by the "burly American."

Many of the millionaires of America who loom above the multitudes owe their celebrity to something in their careers which alien critics have not taken the pains to ascertain. Libraries speak volumes for Carnegie; a great university honors Rockefeller, as its founder; Mrs. Stanford in one university in California and Mrs. Hearst in another in the same State have engaged in an amiable competition in the bestowal of millions; Armour did not depend upon his packing establishment to preserve his memory; Senator Clark of Montana and President James Hill of the Great Northern are known to artists throughout America and Europe for their intelligent and liberal patronage; William R. Hearst likewise finds time away from the so-called yellow industry of his journalism to enjoy and encourage the hues of a more circumspect art; and so on through the list. American wealth is fostering the works of genius in every line.

The man with an idea to-day who cannot make capital out of it is a curiosity. Every road leads to the bank and the safe-deposit vault. Even eccentric genius like that which expresses itself in the quaint personality of a Joaquin Miller makes for competency. The former, so-called heroic ages, would have satirized and starved such an unconventional poet. The literary man, the artist, the musician, are not looked down upon by the American rich, for the wealthy

*Tout change dans les corps et dans les esprits avec les temps. Peut-être un jour les Americains viendront enseigner les arts aux peoples de l'Europe.—Voltaire in 1753.

realize that in this country they must display either some degree of talent (aside from money-getting) or disposition to encourage it in others, before they can be accounted more than vulgar clay.

The dollar mark is by no means the exclusive sign manual of American life. In truth, that symbol can easily become an emblem of derision.

HAROLD BOLCE.

GREAT FRENCH PROMOTION BANK.

A new bank has been formed in France, which will begin active operations in October, its object being to assist and encourage industrial enterprise. Its capital is 60 million francs, or $12,000,000. Of the total amount, the International Bank and the French South African Bank, which are both to be amalgamated with it, each contribute 20 million francs, and other banks subscribe the remaining 20 million francs in proportionate amounts. It has long been a cause of complaint in France that the financial means of pushing industrial enterprises are wanting. The deposit banks naturally do not care to engage to a large extent in such business, which is obviously unsuited to them. There are banks, of course, that largely engage in promoting loans and companies, though not industrial companies of the kind contemplated. But there is a curious want of the facilities afforded in that country by financial houses, merchant bankers, and capitalists; and it is alleged that one of the causes of the backwardness of France in industrial enterprise is this want of financial assistance. It is quite true that the French people are very careful, and even conservative, in their investments. They become accustomed to certain kinds of investments, and it is difficult to get them out of the groove, unless, indeed, some great bank, or combination of banks, whose lead they are ready to follow, recommends any particular investment to them.

The new bank has the countenance of the Government. Indeed, it may be well doubted whether it could have been formed without Government influence being exerted on its behalf. At all events, it is reasonably certain that the other banks would not have subscribed so freely were it not that they were encouraged to do so by the Government. It is not meant by this that the new bank will compete with the old ones; the business it will do is not suited, as already said, to the old banks, and if the new institution prospers, the old banks will share in the prosperity as shareholders. At the same time, the prospect of whatever success may eventually come would hardly have induced them to step out of their usual course of procedure and join in subscriptions to form this bank, were it not that the influence of the Government was used to induce them to do so. Whether the bank will be of great advantage depends entirely upon the management. The chairman will be M. Rouvier, formerly Finance Minister, a man of character, much knowledge, and ability.

POLITENESS AND DIGNITY.

While we are considering the personal conduct of business men as to the bearing it may have upon success we cannot lay too much stress upon sincerity.

And yet a man who wears his heart upon his sleeve will have it bruised. Politeness does not require that personal reasons be exposed. Dignity does require proper reserve.

The banker is a confidant of many men. He may never forget the implied obligation of secrecy. Accounts are private property. And whoever reveals one man's business to another is recreant to a universally recognized trust. What everybody knows is no secret. It is not even necessary to acquaint directors with minute details of deposits, checks and drafts, that do not bear directly upon loans or character. It is better not to do so. Human curiosity is rarely satisfied. Until all men see alike and think alike, care and consideration to guard the secrets of customers will not be equally observed. It has been noted by officials that intense rivalry in business will prevent men from being customers at a bank where a rival is director. There are rings within rings. And some alliances are entangling. Just as one corporation may be organized to sap another, so there may be customers more damaging than advantageous. Constructive ability in a bank is mastery over the relations of men.

But we are considering more particularly the personal manner of the banker. He is not bound to reveal all he knows. This is not sincerity. Nor is he a Sphinx.

The question is often discussed at bankers' meetings as to whether the official should at certain times conceal, evade or distort, his reasons for an act, say the granting of a loan.

It is argued that he must do so in justice to the institution he manages—that for fear a shade of suspicion will creep out to the community as to its condition and be magnified into an evil influence, he is therefore justified in resorting to deceit or false statement. A frequent saying is: "Nothing succeeds like success." Many, many business men boast. Indeed it is not a man's duty to run down his business, to announce that he is not doing as well as he ought, to proclaim his failure to secure trade. Yet it is hard to believe that a lie can have any lasting good. And still from this general practice, no doubt, grows the idea of the rightfulness of deceit upon the part of the bank manager. It is asserted that as confidence is but "suspicion asleep" he must not wake the doubt sleeping in every man. So fearful is the havoc wrought by a run that many believe a bank rarely fully recovers from it.

Therefore, the banker of all men must lie. If confidence begets confidence, then this is untrue. To say the least of it, it argues that banking is incomprehensible to ordinary business men. To say that loans have reached the limit and tell the truth is regarded by some as unwise. Why? Is it possible that there is such mystery about banking that if a president announces a fact which

often occurs and relates a circumstance which reveals his caution and conservatism, he will awaken distrust? Do banks furnish money ad libitum? Does it argue that a bank is hard up, cannot pay its customers of deposit, because it sometimes refuses a loan? Then reputation is of little worth. No, the man who has nothing to conceal has nothing to fear, and the same is true of a bank. There would be few runs on banks or panics if every man could be convinced in his heart that he would suffer no more by a closed door than a temporary loss of the use of his money. It is the man who thoroughly understands the principles of banking who is lenient in the face of sudden stress. And the banker should not adopt an air and a word which will befog and mystify, and thus aggravate, ignorance. Unless he is in dread of discovery, he should be frank, though discreet.

Knowing, then, the banker's limitations and latitude, we come to his demeanor. What more is due from him than from the average business man? What is true politeness (courtesy is a better word), and what true dignity? How do the two comport?

As we say, the relations between a banker and his patrons are more intimate than between any other two tradesmen, and they are of more moment. We are disposed to denounce deceit. We hold that a customer's secrets are inviolate. It will be seen that right conduct is not always easily ascertained. It is not easy to conceal the belief that a customer who is proposed as an indorser is not good.

Perhaps attempts to draw conclusions over matters of this kind will not appeal to all. And yet none will deny that personal magnetism is a factor of success, or that the skillful financier, or even banker, is not a profound student of men. Let us in the absence of positive directions, negative the truth.

Flattery that "thrift may follow fawning" may catch a mimic, but never a man. There is no metallic ring in the voice of true friendship. The man who is so polite as to make you uncomfortable is a hypocrite. Fine courtesy is not lacking in sympathy—it does not judge a man by the coat he wears, it does not condescend to receive favors, such as small deposits, it does not forget the old friend for the new.

A dignified banker does not talk shop on the streets. He does not wring your hand, slap your back, nor rub up against you. In fact he is not a whit different from any other well-bred man. He never assumes, nor presumes. Because he handles other people's money is no sign he has more wealth than the average. Very often he has not. And if he has he need not vulgarly parade it. If he realizes the meaning of his business he knows he is giving value received for the deposits of the bank by proper management, but his own wealth does not preclude appreciation. He need not condescend. He is not the biggest man in the community because he is a banker. Everybody, nearly, knows it. Few care how much money he has, provided their own is safe. He may become too gracious, or too arrogant; he may be too cold or too smiling; he cannot be too natural unless he is a boor or a villain.

In his daily intercourse, at his desk, he has a short story to tell; that of his

customer may be long; let him not show weariness. A man may sometimes feel in his heart: "What fools these mortals be," but it is not well to say it, and better not to grow into the habit of feeling it. To say of a man "he is approachable," is to praise him. He is selfish who is not patient with ignorance, and has no sympathy with the worthy poor. A banker is not polite or dignified who is so puffed with his own conceit that he fails to respect earnestness and sincerity in his fellow man of whatever position. He should have none of the insolence of office.

CHARLES W. STEVENSON.

JAPAN'S NEW TARIFF.

The financial situation of Japan has sought relief in a new tariff, and with its passage the crisis in the political field in that country may be said to have been passed. The deadlock between the Government and the Upper House was not finally broken, however, without a special message from the Emperor to the House, in which was set forth at length the condition of affairs in Japan and abroad which rendered the passage of a financial bill imperative, and "suggesting" that the House of Peers give its assent to the passage of the bill then before it. This it immediately did, and the measure was passed as it was sent up from the Lower House. Just how much relief this action will afford to the embarrassing situation in which Japan finds itself is problematical.

Among the new measures is a tax on the manufacture of alcohol and alcoholic liquors, the manufacture of beer, and a consumption tax on sugar. It is provided that on alcohol and alcoholic liquors, when manufactured, there shall be levied a tax at the rate of 75 sen per koku for each per cent of pure alcohol contained in the manufactured product, and it is further provided that in no instance shall the rate be below 16 yen per koku. Beer tax is levied upon the amount of that article manufactured at the rate of 7 yen per koku, as determined by the inspection each month. The rates of taxation on the consumption of sugar are as follows: Sugar and molasses below the Dutch specimen No. 8 as to color, etc., 1.00 per picul; above Dutch specimen No. 8, and below specimen No. 15, 1.60 per picul; above Dutch specimen No. 15 and below specimen No. 20, 2.20 per picul; above Dutch specimen No. 20, 2.80 per picul. It is stipulated that the taxes above levied shall be collected when the sugar, molasses, or sirup is "taken delivery of at a manufactory, custom-house, or bonded warehouse."

Article 1 of the law of export alcohol, saké, and alcoholic liquors provides that any person who exports to a foreign country alcohol, saké or other alcoholic liquors manufactured within the empire may apply to the Government for the payment of a sum of money according to the following rates (wine made from grape juice is not included under this law): Refined, unrefined, turbid or sweet saké, and shocku made of sweet potatoes, 15 yen per koku; shochu made of saké, 16 yen per koku; beer, 7 yen per koku; all other alcoholic liquors and alcohol, 75 sen per koku for each degree of pure alcohol in 100 per cent of liquor. The alcohol percentage used is 0.7947 at a temperature of 15 degrees centigrade. The new rates take effect October 1, 1901.

PLANS FOR IMPROVING SPANISH FINANCES.

The finance minister of Spain is seriously endeavoring to improve the monetary situation in that country. A decree has been issued stopping the coinage of silver, and that will be a benefit to the country. It will put an end to the need for buying the metal abroad, and consequently for making payments out of the country. On the other hand, it will not increase the amount of depreciated money in circulation or in the Bank of Spain. Furthermore, the minister is trying to induce the Bank of Spain to reduce very considerably its advances to the public on government securities. One of the reasons of the inflated note circulation in Spain is the facility with which advances upon government securities have been obtained by speculators. A man buys, let us suppose, $25,000 nominal of government bonds, and he immediately pledges these with the Bank of Spain, which, of course, requires a margin. With the advance obtained he buys another amount of bonds and pledges them in the same way. And so it goes, until the purchases of government securities are immensely greater than his means justify, the Bank of Spain finding the purchase money and renewing the advances so long as the interest is duly paid. The finance minister is endeavoring to induce the bank to put a stop to this, and, further, to call in a considerable proportion of its loans. If the bank agrees to the proposition it may be expected to lead to a fall in the prices of the bonds, unless the public steps in to buy or the other banks are ready to lend all the money that is wanted. Ultimately, if the arrangement is carried through properly, the bonds will recover in price, while the bank will be able to reduce its note circulation, and this, it may be hoped, will improve exchange.

The minister has also arranged to take up a certain amount of treasury bills which are now held by the Bank of Spain, and to dispose of them in the open market. The best informed seem to be of opinion that he will be able to do this —that there is plenty of money in Spain, and that if the proper measures are taken the other banks and the larger capitalists will readily take the bills from the government. By stopping the coinage of silver, and by removing from the bank a certain proportion of the treasury bills, the minister, of course, enables the bank to reduce its note circulation, which would tend towards an improvement in exchange. Whether the bank will seriously agree to limit within reasonable bounds its advances to the public on government stock remains to be seen. Hitherto the bank has made large profits by its advances in this way, and so has been able to pay high dividends. Will it now forego its advantage, and for the sake of improving the exchange part with profits, possibly to competitors? The bank is so mixed up with the leaders of political parties of all kinds that it is able to exercise great influence with them, and consequently there will be a doubt whether it will seriously fall in with the plans of the minister until it has actually given evidence that it has decided upon doing so. It need not be said that it would be the right course, that it would immensely benefit Spain, and that if the present premium upon gold of about 40 per cent could be got rid of, the government would be able to pay the full interest upon its foreign debt.

BRITISH BANK REPORTS.

The reports issued by the principal metropolitan and provincial banking companies indicate that the conditions prevailing in the first six months of the current year, though differing somewhat from those which ruled in the corresponding period last year, were not less favorable for bankers. The highest bank rate during the half-year was 5 per cent, to which it was raised early in January, whereas the year 1900 opened with the official minimum at 6 per cent. The average for the whole period, however, was somewhat higher, amounting to £4 2s 3d per cent, as compared with £4 0s 4d per cent. The average market rate for best three months' bills differed but slightly in the two periods, working out at £3 12s 1d per cent for 1901, and £3 11s 8d for 1900. The effect of this was that the banks were able to employ their non-interest-bearing funds on somewhat more remunerative terms than in the first half of 1900, but were less favorably placed in regard to the deposits upon which they pay interest. In consequence of the higher average bank rate, the rate paid by the banks on fixed deposits amounted, on the average, to £2 12s 3d, as compared with £2 9s 11d and the margin of profit was consequently reduced from £1 1s 9d to 19s 10d.

CHICAGO BANK TAXES.

Chicago bankers made their returns on more than $50,000,000 of personal property before the Board of Review. The schedules throughout averaged much higher than the figures upon which the banks paid taxes last year, but in many instances were below the assessors' rating for this year. The explanation is found in the fact that many of the banks have increased their capital stock during the year and all have done a greater volume of business. Examination of the bank returns in most instances proved a formality. The board assesses upon the capital stock, surplus and undivided profits, deducting unearned interest and real estate held in Cook County.

REASON FOR THE PREMIUM.

The principal reason for restricting bank-note issues to the value of bonds deposited as security is, and has been from the beginning, to create and maintain an assured market for United States bonds. It was only through the provision of the law of March 14, 1900, authorizing the issue of notes to the par value of the new 2 per cent bonds and reducing the tax on such circulation to one-half of 1 per cent per annum, that the government has been able to refund $445,940,000 of the public debt at 2 per cent per annum. It is this privilege attaching to these bonds which alone has kept them at a premium from the beginning.

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TRADE RELATIONS WITH ORIENT.

One of the leading addresses delivered at the Duluth convention of the Minnesota Bankers' Association was that of F. I. Whitney, general passenger and ticket agent of the Great Northern railway. The subject was, "Our Trade Relations With the Orient," and it was treated broadly by a man who is in touch with one of the live questions of the day. His address was introduced as follows:

"It is particularly appropriate that the Bankers' Association of Minnesota should hold its first meeting in the new century in Duluth, the commercial port of Minnesota, for here is to be solved one of the problems which the old century has left for the new and which the new century is bound to satisfactorily solve, and which will make Duluth the great commercial port of the Great Lakes, that is all the year round navigation. It will come and with it a future for Duluth, backed as it will be by the teeming millions of people westward and to the far east. Those who are present here will see this prophecy come true."

The subject discussed is of such wide interest in these days of commercial expansion that the Bankers' Monthly herewith reproduces for its readers parts of Mr. Whitney's address:

Looking back upon the achievements of the past century one is struck with the marvelous progress made in the adaptability of material things to the uses of mankind until one is almost tempted to ask, Is not this the end? The Archemedian lever seems indeed to have been found and the world is moved. The impossibilities of today have become the customary things of the morrow. But what American is ever content? Past successes seem but to stimulate him to greater zeal and the desire to exploit new fields, to attain to greater deeds, engages his waking hours and his dreams at night. His attention is attracted in every direction in which human energy may find a profitable or hopeful outlook. Undoubtedly at the present time there is no greater opportunity for the display of that force and skill which has placed the United States at the forefront of the nations of the world than in the commercial world of the Orient, a comparatively untried field, whose virgin soil awaits the cultivating hand of the energetic American.

Trade lies at the foundation of international intercourse. The desire to buy cheap and sell dear is universal; hence nations enter into relations with each other which will admit of an interchange of their various products, and it will be admitted that it must be done on terms that are fair to both. It takes two to make a bargain, and if your terms are not fair the second party will not continue long in an unequal trade. Reciprocity is the basis on which all conduct of life, moral and commercial, should be predicated. What you do not want done to yourself, do not do to others, is the Golden Rule negatively stated, and it is as potent in the relations of nations as individuals.

'Tis thus reciprocating each with each
Alternately the nations learn and teach.

The Orient! What magic in the name! The fabulous storehouse of mystery, wealth, art, religion. When America was undiscovered, England, the home of rude savages, Greece and Rome unheard of, in the dim, dark ages of mysticism before the dawn of history, lived and flourished the wonderful Orient, the Far East, the islands beyond the sea.

With what weird fascination did we read in our childhood days of the riches and glory and gorgeousness of those wonderful lands, of the quaint merchandise

brought from beyond the opal tinted horizons—the gold and jewels and shimmering silks, the pearls, peacocks and perfumes, the spices and sandal woods, all the delicate, sensuous luxuries that pandered to mankind's love of the rich, the rare, the beautiful.

What fairy tales did we not conjure up as we read the fascinating stories of the Arabian Nights, themselves colored with the flaming trappings of the marvelous East. But as the rays of the rising sun of commerce fall on these old lands and we become better acquainted with actual facts we find, to our amazement, that the old tales of our fairy-story days are true.

The history of the Orient reaches away into the distant past, centuries before our modern civilization was born. A Chinaman once said to an American: "Wait till your government has been tried before you boast of it. What is a hundred years! Ours has stood the test of forty centuries."

China defies the world in age, population and industries. If all the inhabitants of the world were stood up in one line every fourth man would be a Chinaman.

China printed designs from wood thousands of years ago; manufactured paper and burned exquisite porcelain in the third century; produced tea in the fourth century; also invented gunpowder and the mariner's compass at that early date. The art of printing from movable type came from China, chess and playing cards are of Chinese origin. Silk and silk embroideries are prehistoric.

Japan has a history hardly less marvelous.

For gold and jewels and rare woods, for silks and perfumes and teas and porcelain; for mattings and lacquered ware; for thousands of articles of necessity and luxury we may look, as did the ancients, to this same Orient of song and story.

The opening of the door of the far East has shown to the world a wealth of commerce and trade that is almost incalculable. Old tales of wealth and luxury are found to be no fables but actual facts, and at this latter day, after centuries of inactivity the products of these old nations are flowing westward to a newer and more progressive world.

Into this heritage enters the American trader, who has hitherto been an unknown quantity. What possibilities lie before him! Given an intelligent acquaintance with the people of the Orient, their needs, customs, manners, laws, religions, prejudices and a conformity upon his part to them, and what rewards will attend his labors!

But first let us view for a moment our present position. The twentieth century opens for the United States with its industrial machinery adjusted to the production of wealth on a scale of unprecedented magnitude. In land, in labor, supplemented by inventive skill; in wealth —the three great agents of production, this country easily leads the world.

But we have reached the point in our history when, if we are to continue prosperous, we must extend our operations and find new markets. It has been our boast in the past that we are sufficient to ourselves; we desire no intimate relations with the world beyond our borders; that this country was big enough for us. When, in the ordinary course of trade, we found ourselves with a surplus, it was dumped upon the foreign market at whatever price it might bring. But any systematic cultivation of the market with a view of occupying the field permanently has hitherto been given little serious attention. We have apotheosized the Monroe doctrine to the extent that commercial relations and entangling alliances have become synonymous terms. And what in some respects has proved fully as effective a barrier to any increased trade relations with other countries is the tariff wall, erected by and with the consent of the American people, which has kept out all intruders, maintained as it were a Chinese exclusiveness. In no other country but this could such a state of things exist. And what are the results? The enrichment of our manufacturing industries beyond calculation, and it is a sort of poetic justice that at least one of the men who has amassed wealth by reason of our legislation should now devote his life to disbursing it. I make the assertion that by instinct every man is a free trader, President McKinley and Private Dalzell to the contrary notwithstanding. He wants the privilege of getting the most possible for his money without governmental interference. He is otherwise:

First—From necessity.

Secondly—From expediency.

From necessity, for the government cannot run without money, and the tariff is one of its sources of revenue. From expediency, because in the past it seemed advisable to foster our home industries by laying a tax on the people. But that day has gone by.

It is a truism that whatever is of permanent good cannot be obtained without effort, and in most cases persistent effort. So, while our eyes are turned towards the Orient as the field from which untold wealth is to come, it should be borne in mind that the same laws of success will apply in this field as in all others. Human energy, foresight and skill are as necessary here as elsewhere. If one is under the impression that wealth will attend unaided effort he will be disappointed. There are certain features in relation to our Oriental trade which at all times and under all circumstances should be pressed home upon the knowledge and conscience of our people. The retention of our dependencies growing out of the Spanish war is a foregone conclusion. We are in the East to stay, to cultivate and make the most of the situation commercially that we are capable of. A recent letter from Prof. Schultz, who is at present in Manila, gives an idea of the value of our possessions in the Philippines. He says:

Recognizing that we are a permanent factor in the East, that we have assumed duties and obligations we cannot evade, what should the United States do to enable its citizens to maintain their prestige as the representatives of the great republic of the world?

No person who has any love for his country and his country's flag but is humiliated with the showing which it makes on the high seas. With the magnificent prospect before us to enter and occupy this vast field in the East, we are confronted with the fact that our carrying trade must be done under a foreign flag. The Pacific ocean, which has for centuries been washing the shores of our western boundaries, has said to us: "Here lies the East; this is the way to India." But it has spoken into dumb ears. We hear, but we heed not. Others have taken warning that the great commercial development of the future lies upon the broad Pacific and have inaugurated new lines of transport and enlarged the capacity of those already formed, while the American nation sits supinely by and sees this vast field pre-empted by others, backed by their respective governments.

And why have we allowed others to enter and occupy the field which naturally belongs to us? For the reason that it is made a political question and therefore one for our representatives to first consider. Do we gain or lose by it?

It is a patriotic question in which our national honor, pride and profit are at stake. "Whosoever commands the sea commands the trade; whosoever commands the trade of the world commands the riches of the world and consequently the world itself."

It is an imperative necessity that some sort of measure in aid of American shipping should be passed by congress, and it is the duty of the voters to see that it is done. What the people clearly and firmly desire will be done.

Another point which intimately concerns you, gentlemen, is that all of our transactions in the East of a monetary kind must be done through a foreign bank. The British, French, Germans, Russians, Japanese, have each a large bank and in some cases several. But an American bank is an unknown quantity. That it should continue longer so is a reflection upon the sagacity of the financiers of the nation. No one thing lays a heavier, I might say a more awkward, burden upon our foreign trade than the lack of American banks.

One other point in which our nation is vitally interested in our relations with the Orient is the lack of communication. It is unpardonable on the part of our representatives that no well-directed effort is being made to connect us with our Eastern possessions, and that all our telegraphic communication must be done (as our carrying trade is done) over a foreign line. This in these days of rapid transactions is a vital necessity and one which our government should immediately take measures to supply.

Of all the countries in the East China opens up the most promising field for exploitation, extending, as it does, from the latitude of 18 degrees south, or the latitude of Vera Cruz, with its dependencies, which are included under the title of China, to 48 degrees north, or the latitude of Newfoundland, the whole hav-

ing an area of 4,000,000 square miles, with a reputed population of 400,000,000 people. When this great mass is assimilated, brought under a uniform government, laws, codified, with a system of uniform education and language, what a magnificent prospect lies in the future. All this will be speedily brought about as soon as means of communication are perfected. Railways are the great civilizers of the age. Given the opportunity for easy and cheap travel, the nation will quickly adjust itself to the new order of things, and all parts of the country will take upon themselves uniform customs, habits, dress, etc., and become in fact one nation. At present its resources are comparatively undeveloped. It is particularly rich in minerals. It has untold wealth in iron and coal; gold and silver are found in paying quantities; copper, lead, antimony are in abundance; all simply wait transportation methods and modern mining appliances. But the great advantage to this country in opening up China to trade and commerce is not to our manufacturers, great as these will be for the immediate future. The Chinese will prove a progressive race. They are artisans by instinct and will readily apply themselves to the art of manufacture; they have in their own land resources immeasurable for developing the mechanical arts and manufactures; they will find the need for profitable employment of their own labor—they will speedily learn to do at home a great deal of what other countries are now doing for them.

The American farmer will be the chief, the permanent gainer, by the opening up of this vast section to trade and commerce.

For there are limitations to their agricultural resources. As the Chinese become learned in scientific agriculture, adopt modern methods and increase the working efficiency of the individual, the discrepancy in the price of labor will diminish. At present, under the method employed, one American farmer can do the labor of 70 Chinamen. As these conditions change, in obedience to economic laws, and the Chinese farmer becomes our competitor, the land value will regulate the price of the product and no competitor the world over can enter the market against our Western prairies. We can place our food stuffs in the Chinese market at prices which will prove less than the cost of producing them in China. And right here comes the question: With this future before it, will the government undertake the reclamation of the semi-arid lands of the West? An untold treasure house, the products of which will in one year exceed in value all the gold coined since the world began, and the government says, "What the people clearly and firmly desire will be done, only make your request in a way which will leave no doubt of its meaning." Another great advantage for the farmer is that, unlike the manufacturer who must educate the Orient in the use of his product, there are no prejudices to overcome in the case of food stuffs. The Chinese know their value and the market is already made and waiting. It is one that cannot be taken from us, and it is quite within bounds to say that we shall ship more wheat to China than is consumed at home, for it is a historic fact that wheaten bread and civilization go hand in hand; when man is civilized he eats wheaten bread. Figure out what this means to our Western farmer. No wonder with a premonition of what the future has in store for them that farmers are flocking into and settling upon our vacant Western lands.

Whether American goods will sell in China depends simply on whether they are brought favorably to the notice of the Chinese and whether our manufacturers will seek to adapt their goods to the special market in China. If the products of our farms, mills and workshops once catch the fancy of the Chinese, we need look no further for a market. And if we are wise our merchants, manufacturers and millers will begin upon the work at once. Establish agencies, learn the language, adapt the products, the style and the method of handling same in packages to conform to the likes of the Chinese, or in other words, study to please them and respect their prejudices. We stand well with China. The Chinese recognize that we have no desire to obtain a portion of their territory or see it divided among others. Our commercial prospects are likewise augmented. The opportunity for the increase of the American trade in the Orient is present. Shall we accept it? Opportunity is relentless; it must be taken at its flood.

Already our manufacturers have reach-

ed the point where the home market will not suffice. Capital seeks in vain for profitable investment at home, and it is one of the salient economic lessons of the nineteenth century that money must go abroad for satisfactory returns. No person at all conversant with current affairs can doubt the great future of the Orient. As has been stated, the lands that border upon the Pacific contain nearly one-half the total population of the globe, and because of inadequate transportation facilities upon the land the people are more dependent than Western nations upon maritime commerce.

What formerly seemed almost the backyard of the world is now to become the very center in interest. Japan bids fair to rival the great island kingdom of the West. China is to be the goal of this new activity, and China will be perhaps forever too remote to render practicable overland commercial communication with Europe. Traffic with the Orient will be seaborne. The greater United States is China's nearest Western neighbor. China's needs are our opportunities. It is a market without bounds. Four hundred millions of people are living within an area one-half that of the United States. They are using the rudest of agricultural and industrial methods; they are without means of intercommunication; their mines are rich, but valueless, because of crude and imperfect means of mining. Will we awaken to the fact that China is a market worth striving for? By many rights the Asiatic market belongs to us. Seattle is nearer than Marseilles to Hong Kong by more than 2,000 miles, and the old conditions of shipping are now so modified that the great width of open ocean presents no hindrance to us. Long distance ocean transportation has found practical solution in the building of large steel hulled steamers. In the competition between the Suez route and the direct route across the Pacific Europe will be handicapped by the canal tolls. If the opportunity is promptly seized upon by the United States, says the commissioner of navigation, the changed conditions may be made almost immediately the source of enormous additions to our national wealth. Surely the new century dawns for America under most auspicious conditions. Who can foretell our future development and position among the nations of the world?

BANKERS' SHARE IN COMMERCIAL EXPANSION.

The intensity of business and national competition under modern conditions has given a new character to nearly all branches of the production and distribution of goods and equally to the problem of finance. Centers of trade have been brought into such close relationship by the extension of railways and the reduction of freight rates that it may almost be said that the barrier of distance has been swept away and that every producer in every quarter of the world faces his competitor in a common market. The annihilation of distance achieved by the perfection of the railway system has been aided also by great combinations of capital, by which raw materials have been assembled from all quarters of the world where they could be obtained at the cheapest rates and treated at a common center by the most economical and efficient machinery which can be produced by modern inventive genius.

In the competition between nations for foreign markets, the character of the currency and the flexibility of the laws governing exchange play an important part. Russia and Japan, by their recent adoption of the gold standard, have attracted foreign capital for their internal development and planted themselves in monetary matters side by side with the most advanced of their rivals among the older civilized nations. It behooves the United States to look carefully to the efficiency of its financial system if it is not to be handicapped in this competition. Two elements may be said to be vital to an efficient money system—a standard fixed and unquestionable and a supply of currency sufficient for business needs.

The first element was partly provided in the gold standard act of March 14, 1900. It was there proclaimed to the world that gold was the unit of value in the United States, and the executive officers of the Government were armed with full power to maintain gold payments. The existence of a large quantity of silver dollars, however, from which the legal tender quality has not been taken, might put it in the power of an administration hostile to the gold standard to throw a doubt upon its permanence. A simple act of Congress, providing that silver should be exchangeable for gold at the Treasury at the will of the holder, would remove

this danger. Bills of this character were reported by the unanimous vote of the sound money members of two important committees at the last session of Congress and will undoubtedly be enacted in the next Congress if members of the business community make it clear to their representatives that they desire such legislation.

Equally important with the stability of the currency is its sufficiency and flexibility. These elements tend to lower the rate for the rental of money and capital by providing a medium of exchange at the times and in the places where it is most needed. This is the character of a true banking currency, that it should adapt itself to the needs of business and not be governed by any other circumstances except its exchangeability at all times for standard coin. A bill providing for a currency of this character was reported to the House at the last session of Congress by the sound money members of the Committee on Banking. Such a bill can also be passed at the next session if its benefits to all elements in the community come to be fully understood.

The Lovering bill authorizes national banks by conservative and gradual steps to issue currency upon their general assets, secured by a safety fund in the custody of the Treasury at Washington. Only 10 per cent of the capital of a bank can be issued in this form of currency during the first three years under the bill, and even this amount may be refused by the Controller of the Currency if he is not satisfied of the solvency and good faith of the bank asking for the notes. The guaranty fund is to be made up originally of a contribution of 5 per cent of the amount of the notes issued. It is to be maintained by a tax of half of 1 per cent annually upon the circulation, and from this fund are to be paid the notes of failed banks to the extent that they cannot be paid from the assets. Calculations based upon the history of the national banking system show that this fund would be many times more than sufficient to meet all possible losses.

The possession of a flexible currency would enable the country to face its competitors in foreign markets under material advantages over present conditions. The issue of such a currency would be more economical to the banks of the South and West than the present form of bank notes, based upon the deposit of United States bonds in the Treasury. These banks would be able to issue notes when they were needed at small cost and fair profits. They would thereby be enabled to extend a larger volume of aid in moving the crops than they can do at present and to extend it at a lower rate of interest, without diminishing their net profits. Every such concession in interest rates would diminish the cost of bringing products to market and thereby increase the competitive power of American producers against their foreign rivals. The name would be true of manufacturing in the less developed sections of the country. Every 1 per cent saved in the interest on his loans by the manufacturer would increase his ability to lay down goods in successful competition in Asia, South Africa, or Latin America, and would therefore enable him to enlarge his output, extend his operations increase his business with the bank, employ more labor, and distribute benefits to the whole community in which his industry was established.

It is vital to the industrial success of the United States that every part of the machinery of competition should be raised to the highest efficiency, if the nation is to reap the fruits of its recent acquisitions of territory and its resolute policy in the Orient. Foreign bankers, with their immense capital and their freedom to establish branches, are already planting themselves in all these undeveloped countries and threatening by their command of the exchanges to give paramount influence and advantages to their national producers. The wonderful inventive skill which has placed the most efficient machinery at the command of American manufacturers, the energy and enterprise which have abolished the wastefulness of production on a small scale and applied inventions and large accumulations of capital to their most effective use, have done much to offset the banking advantages enjoyed by the producers of other countries, but the American banker should not lag behind the inventor, manufacturer, and capitalist in making the mechanism of industry and finance an efficient fighting machine for placing the people of the United States on a favorable footing in the contest for the new markets and opportunities which are opening for the great civilized peoples in the undeveloped countries.—Abstract of address by Charles A. Conant before the Pennsylvania Bankers' Association at Erie.

A HALF-CENTURY RECORD.

In honor of the semi-centennial celebration of its establishment, the National Bank of North America in New York has issued a handsome souvenir book which contains a great deal of interest relative to the growth and development of New York City as a financial center. On February 26, 1901, the officers of the bank gave a dinner at the Metropolitan Club, at which one hundred prominent bankers and merchants of New York City were guests. The dinner commemorated the fiftieth anniversary of the granting of the bank's charter. In the handsomely designed book just issued there is given a brief history of the growth of the bank since its organization in 1851.

The Bank of North America was organized with $1,000,000 capital and at once became prominent in business and financial circles. John I. Fisk was its first president. He was, however, succeeded by William F. Havemeyer in the spring of 1851. Between Mr. Havemeyer and Warner Van Norden, the present incumbent of the office, there were four presiding officers. They were, in succession, Isaac Seymour, John P. Yelverton, John J. Donaldson and William Dowd. In June, 1851, the bank had deposits of $827,510, which doubled before it had reached its second birthday. In the fall of 1853 an employe of the bank was selected as manager of the newly established New York clearing house. In 1889 the bank moved to its present quarters, at No. 25 Nassau street, and two years later changed to the national form of bank incorporation. The growth of the bank is indicated by a glance at the following figures:

	Feb. 26, 1853.	Feb. 26, 1901.
Capital	$1,000,000	$1,000,000
Profits	52,350	817,924
Deposits	1,709,033	25,269,034
Specie and legal tenders	157,314	5,437,245
Total resources	2,856,147	27,819,958

The souvenir book is beautifully illustrated. In addition to a large number of fine portraits, there are a number of views of old New York and as "a memory" a reproduction of a Bank of North America one-dollar bill, dated 1858. As a part of the scheme of illustration are included several pages of the menu of the dinner. On the cover of the book are reproductions in gilt of the two faces of a medal which was given to each dinner guest. The book is considerately dedicated "To the Noble Army of Bank Clerks in the more than fourteen thousand banking institutions of the United States, who work devotedly year after year with small recompense and with slight hope of preferment, loyally serving their employers and the public, constant in every trust reposed in them, faithful unto death."

The statement of the bank show the payment of dividends during fifty years and the accumulation of undivided profits of $4,600,000 on $1,000,000 capital.

The roster of officers of the National Bank of North America in New York is as follows: President, Warner Van Norden; vice-president, William F. Havemeyer; cashier, Henry Chapin, Jr.; assistant cashiers, Warner Montagnie Van Norden and J. Frederick Sweasy. The directors are Henry H. Cook, Elihu Root, Salem H. Wales, Warner Van Norden, David H. Haughtaling, John H. Flagler, William F. Havemeyer, Henry F. Dimock, Mahlon D. Thatcher and Alvah Trowbridge.

TENDENCY TOWARD CONSOLIDATION.

A New York writer of prominence in financial circles argues from the announcement of the increase of stock of the First National Bank of New York to $10,000,000 as follows:

"With this announcement, which tells of the perfection of the greatest combination of capital and surplus possessed by any bankers in the United States, it will be no longer possible to doubt the inevitable consolidation into comparatively few very great institutions of much of the banking capital of the United States. By this is not meant that the smaller banks will be entirely eliminated. They will continue to have their place in the larger financial centers in this country, just as they do in England. They will be neighborhood institutions, most of them remote from the financial center, or they will be carried on as one or two of the brewers' banks here are, for special facilities. But they will all be dependent upon and either direct or left-handed allies of the great institutions.

"This tendency is the direct result of the vastly increased operations of American banks within the past ten years. Not so very long ago the customer who wanted to borrow $100,000 was the exception. Now the customer who demands a million makes so common a request that it attracts no attention. Then, too, the vast increase in deposits which makes a continuous and instant liability upon the banks do not justify the supporting of so great a responsibility upon a small capital."

NEGOTIABILITY OF MORTGAGES.

One of the surprising pieces of legislation passed by the late General Assembly of Illinois will be found under the head of "Negotiable Instruments," says the National Corporation Reporter. It is an act entitled, "An Act Making Mortgages, Trust Deeds and Other Conveyances in the Nature of Mortgages, Negotiable Instruments, Subject Only to the Same Defenses as Other Negotiable Instruments." Approved May 10, 1901; in force July 1, 1901. The act has only one section, and reads as follows:

When mortgages, trust deeds, etc., considered as negotiable.

1. Be it enacted by the people of the State of Illinois represented in the General Assembly: That whenever a mortgage, trust deed or other conveyance in the nature of a mortgage is executed, conveying real estate for the purpose of securing an indebtedness on the real estate mentioned in said mortgage, trust deed or other conveyance, such mortgage, shall be considered as incident to the indebtedness secured thereby and shall be exempt from defenses in the same extent as negotiable paper described in said mortgage, trust deed or other conveyance if held by a bona fide purchaser for value before the maturity of the indebtedness mentioned in and secured by said mortgage, trust deed or other conveyance.

This legislation abolishes a rule of property established in 1863 in the case of Olds vs. Cummings, 31 Ill., 188. In that case it was held that the courts of equity are not confined to legal forms and legal titles, but look to the substantial, equitable rights of parties; that he who buys that which is not assignable at law, relying upon a court of chancery to protect and enforce his rights, takes it subject to all the infirmities to which it would have been liable in the hands of the assignor. A promissory note, though secured by mortgage, was held to be commercial paper, assignable at law, but when the remedy is sought upon that, all the rights incident to commercial paper will be enforced in a court of law; but when resort is had to a court of equity to foreclose the mortgage, the court will let in any defense which would have been good against the mortgage in the hands of the mortgagee himself, and this, regardless of the fact that the assignee may have purchased the notes in good faith, and before their maturity.

This rule, established by the case of Olds vs. Cummings, was variant from what it is in almost all the other States of the Union.

FINANCIAL BASIS STABLE.

President R. W. Jones, Jr., of the American National Bank of Kansas City, made an address before the Commercial Club on "Banking in the Twentieth Century," in which he emphasized the stable basis on which banking rests at the beginning of the new century. He said:

"As we stand upon the threshold of the twentieth century the American people have much to congratulate themselves upon. The removal of all doubt in the past few years as to the standard of value, together with abundant crops, with good foreign demand, has wrought wonders. Confidence has been completely restored, and much capital has been brought from hiding into activity. The farmers of the country have been rewarded for their energy and thrift. The enormous amount of liabilities discharged in the shape of farm mortgages only partially tells of their prosperity. The farms have been improved and stocked, and there still remains to their owners' credit, in the banks, millions of dollars. Large bond issues by municipalities and corporations have been retired or refunded at a much lower rate of interest. Millions of dollars of American securities heretofore carried by investors in foreign countries have been repurchased and brought home. The discharge and refunding of these obligations, it is estimated, saves the people of this country in interest annually about $200,000,000.

"In some quarters the rapid concen-

tration of capital in banks, resulting from both the natural increase in business and combinations, is viewed with alarm. This should not be so regarded; it is not a menace, but a necessity of modern banking.

"We hold to-day in this country the largest stock of gold held by any nation, and all competitors have been outstripped in the matter of exports. Our monetary system is now upon a sound basis, and the recent changes in the national bank act indicates a disposition to make that system more flexible and efficient in meeting the public demands.

"The laws under which the banks of the United States exist to-day, both national and state, are well tried and wholesome. For the most part bankers make 'Safety' their watchword, yet are progressive and alert and we turn our faces to the future with confidence and courage, believing that what has been accomplished are but suggestions of what the twentieth century has in store for us."

ORGANIZATION OF NATIONAL BANKS

The impetus given to the organization of national banks by the act which became a law March 14, 1900, still continues. During the month of July forty-one associations, with capital aggregating $2,325,000, were organized. These banks deposited as security for circulation bonds in the sum of $576,450. The only bank organized in the New England States was "The United National Bank of Providence," Rhode Island, with capital of half a million of dollars. This bank, as the title indicates, represents the united interests of associations in that city to be placed in voluntary liquidation. In the Eastern States but eight associations were organized, of which four are located in Pennsylvania, two in New Jersey, and two in New York. In the Southern States two associations were organized in Texas and Arkansas, respectively, and one each in West Virginia, Alabama, and Kentucky. In the Middle States Minnesota leads with five banks, followed by two each in Iowa and Indiana, and one each in Michigan and Ohio. The organizations in the Western States numbered twelve, of which five are in Oklahoma Territory, four in South Dakota, two in the Indian Territory, and one in North Dakota. In the Pacific States two banks were organized, one in California and one in Idaho. Of the banks organized in Oklahoma Territory, during the month, four are to be located at the county seats of the territory in Oklahoma recently thrown open to settlement. Two of these banks are to be located at Anadarko, one at Hobart, and one at Lawton. An additional bank is provided for Lawton, by the change of location and title of the First National Bank of Fort Sill to "The City National Bank of Lawton."

During the sixteen and one-half months since the passage of the act hereinbefore referred to, there have been organized in the United States 665 national banking associations, with an aggregate capital of $34,267,000, accompanied by a bond deposit aggregating $10,006,200. Of these banks 457 were organized with a capital of less than $50,000, the total amounting to $11,882,000; and 208 with a capital of $50,000 or over, the aggregate amounting to $22,385,000. Included in the total number of organizations are ninety-two banks with capital of $5,920,000, which were conversions of state institutions. Sixty-three of these were capitalized for less than $50,000, and twenty-five were capitalized for $50,000 or over.

Viewed from a geographical standpoint, the Middle States lead in the total number of organizations, with 214, of which 154 were with capital of less than $50,000, and sixty with capital of $50,000 or more. The aggregate capital stock of the banks organized in this section was $11,580,000.

In the Southern States 159 banks were organized, with aggregate capital of $8,453,000; 103 of which were of the smaller class, and fifty-six of the larger.

The next greatest number of organizations occurred in the Western States, with 135, having an aggregate capital of $4,385,000. One hundred and thirteen of these banks were of the smaller class, and twenty-two of the larger.

In the Eastern States 125 banks, with capital of $7,114,000, were organized, of which seventy were with capital of less than $50,000, and fifty-five with capital of $50,000 or more.

In the Pacific States, including Hawaii, there were twenty-two organizations, with aggregate capital of $1,635,000. Of this number thirteen were of the smaller class, and nine were with capital of $50,000 or more.

The smallest number of organizations in any geographical division was in the New England States—ten, with capital of $1,100,000. Three banks were organized in New Hampshire and Connecticut, respectively; two in Maine, and one each in Massachusetts and Rhode Island. Four of the number were of the smaller class, and six with capital of $50,000 or over.

On March 14, 1900, there were in operation 3,617 banks, with capital of $616,308,095; bonds on deposit to secure circulation, $244,611,570; circulation secured by bonds, $216,374,795; bonds secured by lawful money deposited by banks placed in voluntary liquidation, in the charge of receivers, and those reducing circulation, $38,027,935.

On July 31st, the number of banks had increased to 4,217; capital to $659,556,695; bonds on deposit to secure circulation to $329,348,430; circulation secured by bonds to $327,039,373; and circulation secured by lawful money to $29,113,530.

The net inrease in the number of banks, capital, etc., during this period was as follows: Number of banks, 600; capital stock, $43,248,680; bonds deposited to secure circulation, $84,736,860; circulation secured by bonds and by lawful money, $101,750,173.

Of the aggregate amount of bonds deposited as security for circulation $329,348,430, a trifle over 96 per cent, or $316,025,150, are 2 per cent of the issue of 1930.

The circulation of national banking associations reached the maximum on October 23, 1882, at $362,400,602, which was $6,247,699 higher than the amount outstanding July 31, 1901.

THE PAN-AMERICAN WORLD'S WORK.

The World's Work for August gives up most of its space to the Pan-American Exposition—making a large and handsome souvenir number. The description and interpretation of the exposition, within and without, are strikingly interesting and valuable. Mr. Walter H. Page, the editor of the magazine, gives a vivid picture of the outside of the fair—the spectacle, the illumination, the architecture, sculpture, and color, and the cosmopolitan crowds that visit Buffalo. Charles H. Caffin writes of the significance of the exposition as a work of art, giving an estimate, among other things, of the Fine Arts Building. The Wonderful Story of the Chaining of Niagara—how the power from the falls runs nearly everything in motion on the grounds, is told by Orrin E. Dunlap. Striking examples of the industrial advance of the years since the Chicago fair, as illustrated in many interesting exhibits, including electricity, machinery, manufactures, agriculture, horticulture, ordnance, printing, transportation, the varied government exhibits, and others are written of by Arthur Goodrich. Mary Bronson Hartt tells about the Midway, its attractions, its growing importance, and, most interesting of all, its professions—how an entire show from proprietor to "barker" wanders from exposition to exposition.

The pan-American idea is given prominence in an important article on Our Trade with Latin-America, by Frederic Emory, chief of the Bureau of Commerce, and the general facts and figures of the industrial advance of the last decade are furnished by Carroll D. Wright. The March of Events discusses the month's doings, including matters in Cuba, tariff legislation, the increased wealth and philanthropy of the country, the pension trouble, and the civic corruption in Philadelphia. Most striking, also, in this magazine are the many illustrations of the exposition—nearly one hundred in all—made from photographs by C. D. Arnold, A. R. Dugmore, W. H. Lyman, A. W. Simon, and others.

COINAGE FOR JULY.

Coinage executed at the mints of the United States during the month of July, 1901, was as follows:

Denomination.	Pieces.	Value.
Eagles	212,000	$2,120,000.00
Half eagles	421,000	2,105,000.00
Total gold	633,000	$4,225,000.00
Standard dollars	1,200,000	$1,200,000.00
Quarter dollars	148,000	37,000.00
Dimes	750,000	75,000.00
Total silver	2,098,000	$1,312,000.00
Five cents	770,000	38,500.00
One cent	4,630,000	46,330.00
Total minor	5,400,000	$ 84,830.00
Total coinage	8,131,000	$5,621,830.00

INFORMATION FOR BOND BUYERS.

ABERDEEN, S. D.—The county commissioners have decided to submit to the voters the question of issuing bonds in the sum of $65,000 for the erection of a court house.

ALBERT CITY, IOWA.—This place has voted to bond for $2,500 for a school house.

ALLENTOWN, PA.—The city council has passed an ordinance to issue bonds to the amount of $100,000 for sewers, street paving, new fire engine houses, garbage crematory and other municipal improvements. The bonds will bear 3½ per cent interest.

ALTON, ILL.—The East Alton school election resulted in favor of issuing $7,000 in bonds.

ASHLAND, WIS.—Bids will be received at the office of the county clerk of Ashland county for the purchase of $25,000 of its refunding bonds—in denomination of $50 each, at 5 per cent.

ATHENS, OHIO.—Proposals will be received until noon, August 28th, for $10,000 of 5 per cent semi-annual interest certificates of indebtedness of the Ohio University.

BAIRD, TEX.—An election was held at this place to authorize the issue of $4,500 bonds to improve the water works.

BARAGA, MICH.—The citizens of this place have voted to bond the village for $20,000 for a water-works system.

BATTLE CREEK, MICH.—At a special election at Battle Creek the city voted bonds for $10,000 for new bridges and $15,000 for new paving.

BAY CITY, TEX.—This city has issued $40,000 for bridge purposes.

BELLAIRE, MICH.—The proposition to bond Van Buren county for $35,000 for a new jail has been carried

BERLIN, WIS.—The common council has ordered a special election on August 27th, when the question of the issuance of $20,000 school bonds will be submitted to the taxpayers. The proposed issue will bear 3½ per cent interest and $1,000 will be retired annually for the period of twenty years.

BILLINGS, MONT.—An election will be held to vote on the issue of $32,000 bonds for the erection of a new city hall.

BISMARCK, N. D.—Bismarck is to sell $60,000 4½ per cent bonds.

BLAIR, NEB.—The city of Blair is taking steps to refund two issues of bonds, $20,000 at 7 per cent and $5,000 at 6 per cent. The new bonds will draw but 4 per cent and are payable $1,090 each year from 1906 till $5,000 are paid, then $2,000 each year till the remainder is paid.

BONITO, N. M.—The citizens of this place are taking steps towards incorporating the school district and issuing bonds to build a school house.

BOWLING GREEN, KY.—Bids will be received for the purchase of 80 bonds, each for $500, bearing date of September 1, 1901, to bear interest at 4 per cent per annum, payable semi-annually on the first day of March and September of each year.

BRADFORD, OHIO.—A special election will be held soon to determine whether or not to issue bonds for a new water-works plant.

BRADNER, OHIO.—This place will soon vote on the question of issuing bonds in the sum of $13,500 for the purpose of erecting and maintaining an electric light plant.

BRADDOCK, PA.—The Braddock council decided to submit to the people at the November election a proposition to issue bonds to the extent of $100,000 for borough improvements.

BRISTOL, VA.—H. E. Jones, chairman of the finance committee, will receive proposals for $10,000 worth of 5 per cent improvements bonds.

BROOKHAVEN, MISS.—The town of Brookhaven will probably place on the market in the near future an issue of $15,000 in school bonds.

CALDWELL, IDAHO.—This place will issue $20,000 in bonds for water works.

CANTON, OHIO.—The city council has decided to issue bonds in the sum of $20,000 for the purchase of land and the building of a garbage plant.

CARBONDALE, PA.—This city invites bids for $145,000 4 per cent water bonds, maturing $25,000 in five and ten years, $50,000 in fifteen years and $45,000 in twenty years.

CARTERSVILLE, GA.—The city of Cartersville has voted in favor of issuing $10,000 in 4 per cent bonds for improvements.

CARTHAGE, N. Y.—A special election has been called to vote on the proposition to bond the village for the sum of $6,000, the money to be used in the purchasing of a site and installing an auxiliary pumping station for the water works.

CASSELTON, N. D.—This place will vote on the question of issuing bonds for the construction of a municipal lighting plant.

CHANUTE, KAS.—This place has voted the issue of $25,000 bonds for a new school house.

CHARLOTTE, N. C.—At a mass meeting of citizens of Mecklenburg county it was decided to ask the county commissioners to order an election on the question of issuing $200,000 worth of road improvement bonds.

CHIPLEY, FLA.—Chipley asks bids for $10,000 5 per cent coupon improvement bonds September 2d.

CLARKSBURG, W. VA.—This place has voted to bond for $40,000 for street and sewer improvements.

CLINTON, MASS.—This place has $90,000 3½ per cent water bonds for sale.

COFFEYVILLE, KAS.—This place has voted to issue bonds in the sum of $18,500 for water works improvements and extensions.

COHOES, N. Y.—This place will soon offer $30,000 3½ per cent street improvement bonds.

COLDWATER, OHIO.—Bids will be received at the clerk's office until August 19th for eight municipal refunding bonds in the sum of $500 each, with interest at 5 per cent.

COLUMBUS, GA.—A vote will be taken by the city of Columbus on October 10th to decide the question of issuing $40,000 in 4 per cent bridge bonds.

COPENHAGEN, N. Y.—This place will sell $18,980 not exceeding 4 per cent five 30-year bonds.

COSHOCTON, OHIO.—Bids will be received for the purchase of 15 street-paving bonds of the city, amounting in the aggregate to $12,000, or $800 each, with interest at 5 per cent.

CRAFTON, PA.—A special election will be held in Crafton to decide on the issuing of $23,000 bonds for borough improvements.

CROWLEY, LA.—The school district of Crowley has voted in favor of issuing $20,000 in bonds for improvements.

CUTHBERT, GA.—Randolph county has voted practically unanimously for bonds to build a new $10,000 brick and stone jail.

DANVILLE, VA.—The city contemplates issuing $6,500 of bonds for enlargement of water mains.

DENTON, TEX.—The election here to decide on the issue of $12,500 worth of bonds for the repairs of the central school building carried almost unanimously.

DEEP RIVER, CONN.—This place has authority to borrow $6,000.

DUBLIN, GA.—The Supreme Court has decided that the city of Dublin $25,000 5 per cent 30-year school and city improvement bonds are illegal.

ERWIN, N. Y.—This place will soon open bids for $5,500 school bonds.

ESCANABA, MICH.—At a special election a proposition to issue $25,000 bonds for school purposes was carried.

FAYETTE, MISS.—The city will issue $10,000 of bonds for construction of water works.

FLORENCE, ALA.—The city is advertising the sale of a second lot of $20,000 twenty-year sewer bonds.

FLORENCE, S. C.—The city of Florence will probably issue $40,000 in bonds for water-works purposes in the near future.

FLOYD, VA.—Floyd and Grayson counties have voted in favor of issuing bonds in aid of a railroad recently surveyed through that portion of the state.

FRANKLIN, PA.—This place has voted to issue $6,000 bonds for the erection of a new high school.

FREDONIA, N. Y.—This place will issue $14,000 worth of bonds to pay for street improvements.

GALLATIN, TENN.—The board of aldermen of this place has ordered the issuance of bonds for the purpose of extending the water-works system and the electric light plant.

GALION, OHIO.—The city of Galion invites sealed proposals at the office of the city clerk until August 31st for the purchase of ten bonds, nine of $500 and one of $300.

GARDEN CITY, KAS.—Bonds amounting to $10,000 has been voted for the erection of a new school building.

GLEN RIDGE, N. J.—This place has decided to issue $35,000 in bonds.

GLENS FALLS, N. Y.—This place will soon advertise for proposals for $62,500 sewer bonds.

GLOSTER, MISS.—The city will issue $23,000 bonds for water works and electric light plant.

GORMAN, TEX.—An issue of $3,000 in bonds of the Gorman school district has been approved by the state authorities.

GRAND FORKS, N. D.—The agricultural college board is asking for $40,000 worth of bonds for sewerage and other improvements.

GRAND ISLAND, NEB.—The taxpayers and people of Hall county now have before them the proposition to vote bonds for the erection of a court house and jail building.

GRAND MEADOW, MINN.—A petition has been circulated and a special election will soon be held on the proposition of issuing bonds for a water-works system.

GRAND RAPIDS, MINN.—This city will vote upon the issuance of $25,000 bonds for an electric light plant.

GREEN BAY, WIS.—The council has authorized the issue of bonds in the amount of $35,000. The bonds are to run twenty years and bear interest at the rate of 4 per cent.

GREEN ISLAND, N. Y.—The $4,000 school bonds have been issued.

GREENVILLE, GA.—The county has voted an issue of bonds to build a court house.

GREENVILLE, ILL.—The proposition to issue bonds to the amount of $1,200 to build a bridge over Big Shoal Creek has been carried.

GUTHRIE, OKLA.—This city will shortly offer $20,000 in bonds to retire outstanding judgments.

HAMILTON, OHIO.—An ordinance to issue bonds in the sum of $69,137.10 for street improvements has been passed.

HARTFORD, S. D.—A special election will be held to decide the question of issuing water works bonds

HARRISBURG, PA.—It is understood that this city will issue $75,000 bonds at 3 per cent.

HOUSTON, TEX.—The citizens at a special bond election decided to issue $240,000 in bonds for paving, $60,000 for sewerage and $50,000 for new school buildings.

HUMBOLDT, TENN.—The city has voted the issuance of $30,000 of bonds for the erection of an electric light plant and water works.

HURON, OHIO.—Village Clerk Morse of Huron, Ohio, offers $5,000 4 per cent refunding bonds, maturing yearly on August 1st, from 1914 to 1918, and $3,000 4 per cent additional electric light plant bonds.

IUKA, MISS.—This place has decided to issue $10,000 in bonds for the erection of a city electrical plant.

JANESVILLE, WIS.—An order has been passed by the common council providing for the issuance of $65,000 bonds for a city hall site and public library building.

JEFFERSON CITY, MO.—This city has issued bonds to build an electric light plant.

JOHNSTOWN, N. Y.—This place will sell its $150,000 school bonds in September.

KAHOKA, MO.—The proposition for waterworks and municipal ownership of an electric light plant carried. Bonds to the amount of $21,800 are to be issued.

KENTON, OHIO.—Bids will be received at office of city clerk until September 2d for the purchase of street improvements bonds in amount of $1,050, to be dated September 1st, with interest at 4 per cent.

LEBANON, PA.—The finance committee of the city of Lebanon has recommended the issuing of $170,000 refunding bonds, also the issuing of $93,000 new

bonds for an increased water supply. Lebanon has a population of 21,000 and an assessed valuation of $9,000,000. These bonds cover the city's entire indebtedness. Full particulars may be obtained by addressing I. L. Beckley, city clerk.

LOURINBURG, N. C.—Proposals will be received until September 2d by the commissioners of Scotland county for an issue of $30,000 in 6 per cent improvement bonds.

MADISON, N. J.—This place has voted to issue sewer bonds.

MARTINS FERRY, OHIO.—Bids will be received until August 31st for purchase of five bonds of $800 each, with interest at 5 per cent. Bids will also be received for five bonds of $200 each, with interest at 5 per cent, and of one bond of $500, with interest at 5 per cent.

MARYVILLE, MO.—The town of Maryville, Mo., will probably place on the market in the near future an issue of $30,000 in improvement bonds, as a vote has been taken in favor of such action.

MERRILLAN, WIS.—The city council has called a special election to vote bonds to build an electric light plant and water works.

MENDOTA, ILL.—This place has voted to issue $2,500 bonds for sanitary provisions.

MIAMISBURG, OHIO.—This place will soon vote on the question of issuing $8,000 in bonds for the purpose of erecting a public building and engine house.

MILWAUKEE, WIS.—Bids will be received at the office of the county treasurer of Milwaukee county until August 23d, for the purchase of $75,000 Milwaukee County Hospital bonds.

MITCHELL, S. D.—At the judicial election in November the voters of Roberts county will vote on the question of authorizing the issuance of bonds in the sum of $50,000 for a poor farm, courthouse and jail.

MONROE, NEB.—At a special election bonds were voted for the building of a school house

MONTEREY, CAL.—The board of supervisors of this county has authorized the issuance and sale of $20,000 in school refunding bonds for the Monterey school district and $6,000 for the Del Monte school district.

MONTEZUMA, GA.—The city has decided by popular vote to issue $15,000 of bonds for water works and sewerage.

MOUNTAIN LAKE, MINN.—Mountain Lake has voted bonds to the amount of $6,000 for a gas plant for lighting purposes.

MOUNT CALM, TEX.—The election held at this place to vote on the issue of $8,600 in school house bonds carried.

MUSKOGEE, I. T.—The city council of Muskogee has decided upon a proposition for voting bonds for water works and sewerage. It will ask for $175,000 for two systems.

NEWARK, OHIO.—The city council has determined on an issue of $25,000 4 per cent bonds to meet indebtedness coming due August 21st.

NEWBERRY, S. C.—The city will hold an election August 20th to decide on an issuance of $25,000 of bonds for constructing a sewerage system.

NEWFANE, VT.—The town of Newfane proposes to issue bonds to the amount of $12,000, bearing interest at 4 per cent, to take up that amount of indebtedness against the town.

NEW FLORENCE, MO.—Callaway county is discussing the advisability of issuing $200,000 in bonds to build stone roads.

NORTHAMPTON, MASS.—The finance committee has recommended the issue of $200,000 in bonds for additional water supply.

OMAHA, NEB.—An ordinance has passed authorizing the issue of $100,000 worth of renewal bonds to replace sewer bonds issued in 1881.

ONEONTA, N. Y.—A bond issue of $37,500 has been voted for village improvements bonds.

ORANGE, N. J.—Orange will sell $90,000 4 per cent reservoir bonds.

ORTONVILLE, MINN.—At a special election Big Stone county voted court house bonds in the sum of $30,000 for the new court house.

OSHKOSH, WIS.—The common council has voted to refund bonds in the sum of $75,000. The new bonds are to cover a period of time extending over sixteen years, $5,000 to be paid after two years

and $5,000 to be paid each year thereafter until all shall have been paid. The interest is not to exceed 4 per cent.

PALESTINE, TEX.—A special election will be held at this place to decide whether or not to issue $40,000 bonds for street paving.

PHILADELPHIA, PA.—Proposals will be received until August 19th for purchasing $6,000,000 of 3½ per cent bonds for improving the water supply.

PIERCE, NEB.—The town of Pierce will soon vote on the water bond proposition.

PINEBROOK, N. J.—Pinebrook has authority to issue $3,500 school bonds.

PLAINVIEW, NEB.—This place has voted bonds for a new school building.

POND CREEK, OKLA.—This place will vote on a proposition to issue bonds for a $7,000 school house.

PONTIAC, MICH.—At a special election held in Pontiac the proposition to bond the school district for $50,000 for two new school buildings was carried.

PORTSMOUTH, OHIO.—Bids will be received by the city clerk until August 22d for the purchase of 80 bonds of the city of Portsmouth. They are coupon bonds for $1,000 each, bearing date of September 10, 1901, with interest at 4 per cent.

RALEIGH, N. C.—An election will be held to vote on an issue of $50,000 bonds for public improvements.

RED BANK, N. J.—This place is considering the issuance of $60,000 water bonds.

ROCHESTER, N. Y.—This city contemplates issuing $150,000 high school bonds.

ROYAL OAK, MICH.—Royal Oak high school district has voted to bond the district for $8,000 for a new school.

SABINE, TEX.—Jefferson county has held an election for the purpose of deciding on issue of bonds for road improvements.

SACRED HEART, MINN.—Bonds have been voted at this place for improvements.

SALEM, PA.—The Salem council has decided to submit to vote at a special election the question of issuing $50,000 bonds for the erection of a new city hall.

SEWARD, NEB.—This county has voted down a proposition to issue $80,000 in court house and jail bonds.

SHERBURN, MINN.—The village has voted bonds to the amount of $3,000 to aid in the erection of an addition to the present school house.

SIOUX FALLS, S. D.—The citizens of this place have voted favorably on the question of issuing $50,000 bonds for taking up floating warrants.

SPRINGFIELD, MASS.—An order for the issue of $40,000 to pay for the two new engine houses passed both boards and an order for $25,000 bonds for the Belmont avenue, Forest avenue and Hickory street sewers met with the same action.

SPRINGFIELD, OHIO.—The city of Springfield offers for sale coupon waterworks bonds in the amount of $10,000 in denominations of $1,000 each. Bonds to be dated August 1st and be due March 1, 1919, with interest at 5 per cent, payable semi-annually.

STAMFORD, TEX.—The city of Stamford held an election for the purpose of authorizing the city to issue bonds to the amount of $5,000 for fire protection and other improvements.

ST. JOSEPH, MO.—Buchanan county, in which St. Joseph is located, will refund $250,000 of the outstanding bonds. The new bonds will bear 3½ per cent interest and will be of the denomination of $1,000 each, running five, ten, fifteen and twenty years. The court also ordered the redemption of $104,000 of outstanding 5 per cent bonds.

SWISSVALE, PA.—The council has passed an ordinance for the issue of $105,000 worth of bonds to pave and sewer the town.

SYRACUSE, N. Y.—The city of Syracuse has bonded itself for $100,000 to put water meters in every house that uses city water.

TECUMSEH, NEB.—The city of Tecumseh proposes to refund its $4,400 electric light bonds and its $5,000 city hall bonds bearing 6 per cent interest. The rate of interest on new bonds will be 4½ per cent and they will be issued for 20 years.

THIEF RIVER FALLS, MINN.—The school election at Thief River Falls resulted in carrying the bonds for a new building.

THORNTON, TEX.—The school district of Thornton, Tex., has voted in favor of issuing $5,000 in improvement bonds.

THREE RIVERS, MICH.—At the regular annual school meeting action was taken to bond the district for $10,000 for the erection of a new school building.

TOLEDO, OHIO.—The council committee on ways and means is called to consider an issue of bonds for the manual training school

TOPEKA, KAS.—The city will issue $45,269.25 of improvement bonds to pay for the first sixteen blocks of paving.

TRYON, N. C.—This place will issue $25,000 bonds for a system of electric plant and street improvements.

TUNKHANNOCK, PA.—The county commissioners of Wyoming county have signed the bonds issued for needed road improvements.

VELASCO, TEX.—The city will issue bonds for the erection of a $6,000 school building

VENTURA, CAL.—The citizens are agitating the question of issuing $10,000 for the erection of a bath house.

WAGONER, I. T.—The city council of Wagoner has voted to purchase the Central College building at this place for a public school. The cost of the building will be $11,000, and a special election will be called to authorize the issuance of $15,000 in bonds, the proceeds to be used for school purposes.

WAKEFIELD, MICH.—The village has issued bonds in the sum of $12,000 and will soon begin the erection of four new school buildings.

WATSEKA, ILL.—At a special election the proposition to bond the towns of Askhum, Iroquois and Martinton was carried.

WEBSTER, S. D.—The city council will issue a call for election on the question of bonding the city for water works and an electric light plant.

WESTERVILLE, OHIO.—The city council of this place has voted to issue bonds to the amount of $75,000 for street improvements, water works and a sewer system.

WEYAUWEGA, WIS.—It has been voted to issue bonds to the amount of $25,000 for a new school house.

WHEATLAND, N. D.—Bids will be received at the clerk's office for the sale of six bonds of $500 each to bear interest at the rate of 4½ per cent. B. L. Burnham, Clerk, Wheatland, N. D.

WHEELING, W. VA.—It is probable that the city of Wheeling, W. Va., will place on the market during the present year an issue of bonds to refund a present indebtedness.

WINTERS, CAL.—This place will issue $7,000 in bonds.

WILMINGTON, N. C.—The vote for $50,000 bonds for road improvement in New Hanover county carried.

WILLIAMSPORT, PA.—The county commissioners have decided to issue $130,500 in refunding bonds, bearing interest at 3 per cent.

WILLOW LAKES, S. D.—This place will vote on the proposition of issuing $2,400 bonds for the purpose of building a new school house.

WILLS POINT, TEX.—The town of Wills Point will probably place on the market in the near future an issue of $12,000 in improvement bonds.

WITTENBURG, WIS.—This place is to issue bonds for the purpose of building a jail and sheriff's residence.

GENUINE
Imperial PURE FINE PARA RUBBER BANDS . . . .
ARE ALWAYS PACKED IN GREEN BOXES BEARING THE TRADE-MARK AND OUR CORPORATE NAME IN WHITE LETTERS, AND EACH AND EVERY BOX CONTAINS OUR GUARANTEE SLIP.
THE GOODYEAR TIRE & RUBBER CO.
AKRON, OHIO.

NOTES OF INTEREST TO BANKERS.

SIGNATURES MUST BE KNOWN.

An Illinois cashier writes:

"Have the kindness, please, to give your opinion as to who should be the loser, where the signature of a check is forged; the bank who pays the money on the check or the bank on whom it is drawn. The check comes through a chain of banks, is presented and paid and sixty days elapse before it is discovered. If the bank who pays the money is liable, are the indorsers? The check is made payable to "Self" and indorsed by the drawer and sent through the regular banks for clearance. I would thank you very much for your opinion, as I have a case of that kind on hand now and wish advice."

It is fully established that a bank must know the signature of its depositor. In the case cited the bank on whom the check was drawn having once paid it is barred from holding the intermediate paying banks liable. Had the forgery been discovered by it the case would fall on the first paying bank.

THE USES OF SPECULATION.

Charles A. Conant in the August Forum says:

"The stock market offers the most effective safeguard to-day against unexpected demands upon the money market. By providing a means of exchange which supplements metallic money in international operations, the stock market gives to the money market that wonderful elasticity which permits loans of hundreds of millions to be floated without disturbance, and which enables the larger markets to resist catastrophes with a firmness and a readiness of rebound which would not have been possible in transactions of such magnitude half a century ago.

"Nothing can be more beautiful from the standpoint of pure reasoning, and nothing is more vital to the smooth working of the great machine of modern civilized life than this transfer of capital through the mechanism of the stock market. Let us suppose the volume of capital seeking investment, both permanent and temporary, to be as large as it is to-day, but without any common markets in which transferable securities could be sold. Then what would happen if a sudden demand for money should fall upon London, Paris or New York? If the entire demand had to be met in gold, or even in trade bills of exchange, the result would be a drain upon the market where the money was demanded which would result in convulsion upon convulsion, in the impairment of values below any point ever reached in a 'stock market panic,' and in the paralysis of the whole industrial mechanism of the country. Mills would stop and wages would cease to be paid, because the commercial banks would be called upon to denude themselves of gold and commercial bills, so that they would hoard with the tenacity of terror what little money they had left.

"How does the stock market avert such dangers? Simply by substituting securities for money. If money becomes plentiful in a given market like New York, the surplus gravitates to the stock market. This increases the offer of money for securities, and the prices of securities rise. Such securities are then drawn by the magnet of high prices from other markets, where money is less plentiful and prices are lower. The money, in other words, is drawn from the market where it is redundant to the market where it is most needed. It becomes profitable to sell securities for money where they bring a good price, because the money obtained for them can be lent at a high rate in the market where it is scarce. The rate of interest for money thus co-operates with the fluctuations in securities to maintain, in the supply of money and loanable capital, a balance which is the more accurate in proportion to the ease with whih securities and money move between markets.

"The cost of shipping gold was once a controlling factor in the difference in the rates for money. Securities have now to a large extent taken the place of gold in these international exchanges. The cost of shipment is smaller, the risk is less, and the time required for making transactions has been reduced by the use of the telegraph, the ocean cable, and the telephone. The larger the ownership of foreign securities on a given market, the more elastic is the cushion which that

market presents against sudden shocks. Foreign securities do not usually suffer impairment from the same causes which affect domestic securities, and they therefore represent in international transactions the most perfect substitute for money."

THE LATE STAMP TAX ON CHECKS.

The repeal of the stamp tax on checks was an instance of good sense shown by Congress, as well as an indication that there has been something of a change for the better in the public sentiment towards the banks of the country, says the National Corporation Reporter.

A 2-cent stamp tax on bank checks was imposed during the Civil War, but it was among the last of the stamp taxes repealed. Notwithstanding annual appeals and recommendations of the Controller of the Currency, this tax was retained year after year, when the Government did not need the money, apparently as a sort of penalty on the banks for doing a banking business. To take off this tax seemed to be a favor to the banks which Congress did not seem to dare to grant, in the face of the Greenback and Populist stump speakers, who would at once make the repeal a reproach to the party in power.

Except that as an inconvenience in drawing checks which might in some degree lessen bank deposits, no one could see how the banks were much hurt by the tax. They did not pay it to any great extent. The great majority of checks were drawn by bank depositors who are the business men of every community. At length, about sixteen years after the war, this petty vexation was removed.

When the taxes of the Spanish war were imposed the bank-check stamp tax was again restored. During the fourteen years between the repeal of the tax and its reimposition the use of checks had greatly increased, the financial battle in behalf of honest money had been fought to a finish. Campaign after campaign of education on monetary subjects had been made. The public soon recognized the vexation of the tax, and when the reduction of revenues was in order Congress was not under the fear that to repeal the check tax would afford a handle for demagogues to stir up the anger of the people.

The tax was not burdensome in a monetary point of view, and it was collected no doubt of people who did not feel the expense; but even when the inconvenience was reduced to a minimum by printing stamps on the checks, it was still an addition to the labor of those who drew, paid, and kept account of the check business. Probably the whole business community will be relieved by the fact that they have no longer to watch that every check taken is stamped and the stamp properly canceled. The attention to this detail, rendered necessary by the tax, might often distract the attention of the bank teller from the essential marks of a genuine and unaltered check. Looking at the stamp and its cancellation, he is working for the Government and not for the bank. If the distraction of his attention in this direction makes him overlook, as it is likely to do, a forged signature or a raised amount, the bank may have to bear the loss.

PITTSBURGH'S BANKING INTERESTS.

Owing to the fact that the demand for and the advance in Pittsburg bank and trust company shares have been greater during the past half year than ever before, the table which The Banker presents in its July issue will be of special interest. The table consists of a consolidated balance sheet compiled from official reports, and shows the condition of the banks and trust companies of Pittsburg at even dates in 1890, 1893, 1896, 1900, and 1901. The figures for the national and state banks and the trust companies are given separately, and then the aggregate of all is given. The showing made will surprise every one who has not kept in close touch with the growth of the banking business of the city. In 1890, for instance, there were forty-seven institutions making reports, with a total capital of $15,213,750 and total surplus of $6,799,840. In May, 1901, there were sixty-seven institutions with capital of $23,653,294 and surplus of nearly $16,000,000. Within the same period the undivided profits have increased from $2,386,888 to $8,372,201, and the dividends paid for the year ending May, 1901, amounted to $600,000 more than for the year 1900. These figures relating to capital and surplus do not embrace the increase which has recently been voted by stockholders of various banks and trust companies and which are now being subscribed. The gains recorded during the past twelve months have been extraordinary, and the trust companies have led in the largest percentage of increase.

A RESTRICTIVE INDORSEMENT.

A Washington (D. C.) correspondent writes as follows:

"A few days ago an interesting and at the present time, to me, a troublesome question was raised by one of the largest banks of this city in reference to a deposit.

"I am employed by a prominent attorney in this city, now away on a vacation. Yesterday, desiring to make a deposit of checks and moneys to his account and there being no power of attorney in force authorizing any one to act for him, I indorsed all checks 'For deposit,' signed the payee's name and countersigned it with my own. The bank refused to accept the deposit, except as to cash, unless the checks were indorsed by the payee or his duly authorized attorney, or by stamp, and stated that it was for the purpose of security. Would not the depositor's account have been security for such checks, he being a responsible party? If he were not responsible, then would his personal indorsement of an attorney acting within his authority have been of any further security?

"If you see fit, it might be of benefit to a few persons, bankers and others, to have a short article on the subject, published in your "Bankers' Monthly." I have never yet had any other bank to refuse such a deposit and have written you, knowing that you are an authority on the subject."

It has become the general custom among banks to refuse deposits with a restrictive indorsement, such as is described. The acceptance of them marked "For deposit" in a sense obligates the receiving bank to become responsible for the specific use of the amounts so deposited by the depositor. The refusal of such deposits would be found to be general.

A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.

DIVIDEND A NINE DAYS' WONDER.

The big dividend declared by the First National Bank was 1,900 per cent, instead of 1,000 per cent. The declaration of the dividend, however, was a mere matter of bookkeeping. The bank is controlled by eighteen men, who want to subscribe to the new capitalization of $10,000,000. They have piled up profits of $9,500,000, and they intend to reinvest the money in the stock of the First National Bank. The dividend is really taking the money out of one pocket and putting it in the other. No money will actually be paid out. Checks will be sent to stockholders, who will use them to purchase additional stock.

The $9,500,000 is said to have been made in the great New Jersey Central deal last year, when the First National sold its $20,000,000 holdings of that road to J. P. Morgan at a price about three times as high as that at which the securities were bought a decade ago. The bank has always been known as a power in Wall street.

THE FLATTERY OF IMITATION.

One of the strongest proofs of the claim that a new and superior standard of quality in Rubber Bands was established when "Imperial" Pure Fine Para Rubber Bands were placed upon the market, may be found in the fact that "just as good as 'Imperials'" is now a common expression with dealers in rubber bands, who prefer to handle cheap goods, thinking they may profit to a greater extent thereby. Consumers should therefore bear in mind that genuine "Imperial" Rubber Bands are always packed in green boxes bearing the trade mark and corporate name of the Goodyear Tire & Rubber Company, Akron, O., in white, and that in each and every box there should be the manufacturers' guarantee. It should also be remembered that Goodyear-Akron is not, nor has been, connected in any way with any other concern bearing a similar name.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

SEEKING TRADE RELATIONS.

In his toast to the subject, "Commerce and Manufactures," given at the recent banquet of the London Chamber of Commerce, A. B. Hepburn, vice-president of the Chase National Bank of New York, made this timely comment:

"In another respect we seem to be emulating your example. I think that I may safely say that England maintained a protective tariff until the prosperity of her industries outgrew its necessity. The United States seems entering upon a similar stage. Over two years ago President McKinley, in the course of a speech in the city of Boston, said: 'We are not talking about tariff now.' In his many speeches delivered during his recent trip across the continent he made no allusion to the tariff whatever, but placed great emphasis upon the necessity of cultivating outside markets in order to foster our various industries. Representative Babcock, chairman of the Republican National Campaign Committee, has stated that the tariff will be taken off from all so-called 'trust commodities.' It is not difficult to understand this changed and changing sentiment across the Atlantic. The consolidation of kindred industries and the concentration of vast amounts of capital under a single control have materially increased the efficiency of our mills, both as to maximum output and minimum time of delivery. Our ability to produce has so far outgrown our capacity to consume that the open door is rapidly becoming the shibboleth of America.

"We feel that in all respects our international relations are becoming closer and more firmly allied. The not far distant future is likely to see the route of commerce, as the present sees the route of travel, cross the Atlantic, cross the American continent, and cross the Pacific to the point of destination. You have a great dominion on the North American continent, in area surpassing the United States, bound in future to become largely populous, with corresponding power and resources. As the desirable land open to settlement in the United States diminishes, the tide of home seekers will inevitably cross the northern border. And while South Africa may have a prior claim upon British enterprise and British capital for a time, I firmly believe that Canada is bound to become and remain the strongest state in your colonial empire. With parallel boundaries and parallel interests, with kindred ties and kindred institutions, with united purpose and united power, we will, as we contend in harmony for primacy in trade, strive also for the uplifting of humanity and the proper solution of those great economic and social problems that must ever confront the government of a great people."

THE "NORTH COAST LIMITED"

Train of the Northern Pacific which created such a furor during its first season, in 1900, is again shooting back and forth across the continent in all the glory of its former days.

This Crack Train of the Northwest, almost entirely new for 1901, is the epitome of modern passenger train construction. The dining car with its a la carte breakfast and lunch, and table d'hote dinner for $1.00; the unequaled tourist sleeping car of 16 sections, roomy lavatories and electric lights; the first-class drawing-room Pullman with two electric lights in each section, and the palatial observation car with two smoking rooms, buffet, barber shop, bath, library of 140 volumes, current magazines, ladies' parlor and observation platform, all together form a train of unusual comfort, excellence and even luxuriousness even in this day of luxuries.

Of course, broad vestibules, steam heat and steel platforms are there, and there are nearly 300 electric lights on the train, the baggage car and day coaches being thus lighted also.

The train runs from St. Paul to Portland, Oregon, passing through Minneapolis, Fargo, Bozeman, Butte, Missoula, Spokane, Seattle and Tacoma.

Connections from Duluth and Superior and for Helena are made en route.

Send to Chas. S. Fee, general passenger agent, St. Paul, six cents for Wonderland 1901, a royal book having a chapter on this royal train.

The Citizens' Bank of Los Angeles, California, has been converted into a national bank and its capital increased from $100,000 to $200,000.

THE WORLD'S COAL PRODUCTION.

The British Board of Trade has issued its report on the production of coal in the various countries of the world. In view of the controversy aroused by the imposition of the export tax, the figures are of more than usual interest. It is explained that the totals for the year 1900 are necessarily in many cases estimates only, as the definite returns are not yet available for all countries. The following is a statement of the output of the principal coal-producing countries for the past five years in thousand tons:

Country	1900.	1899.	1898.	1897.	1896.
United Kingdom	225,181	220,095	202,055	202,130	195,361
United States	245,422	226,554	196,406	178,930	171,416
Germany	109,225	101,460	96,310	91,055	85,690
France	32,587	32,256	31,826	30,337	28,750
Belgium	23,352	22,072	22,088	21,492	21,252
Russia	.....	14,565	12,185	11,171	9,351
Austria-Hungary	.....	12,694	12,186	11,611	11,033
Spain	2,773	2,565	2,434	2,011	1,853
Japan	.....	6,722	6,696	5,188	5,020
India	.....	4,937	4,606	4,063	3,848
New South Wales	5,507	4,597	4,706	4,384	3,910
Canada	4,761	4,506	3,726	3,380	3,344

It will be seen, says the London Economist, that the United Kingdom has in the past two years given way to the United States as the largest coal-producer. though, of course, the production of this country is still far ahead of any other in proportion to area and population. The report states that the total production of the world is about 650,000,000 tons per annum, of which the United Kingdom produces rather more than a third, and the United Kingdom and the United States together account for nearly three-quarters. Another table of considerable interest shows the proportion of the output which is sent abroad. Out of 225,181,000 tons produced in 1900, 58,405,000 tons were shipped abroad, the proportion exported being 26 per cent. In 1890 our exports were 38,660,000 tons, out of a total production of 181,614,000 tons, or 21 per cent. In other words, while the home consumption has increased by 16.6 per cent, the exports have risen to the extent of 43.3 per cent. The return, obtained last year for the first time, showing the quantity of coal consumed for locomotive purposes by the railway companies in the United Kingdom has been continued in the present number. The amount of coal so consumed was 11,166,388 tons in 1900, as against 10,636,172 tons in 1899. Similar information is also available in the case of a few other countries. In France the amount so used in 1899 amounted to 5,404,000 tons. In Belgium the amount consumed on the State railways amounted to 1,153,913 tons.

A NICARAGUA BANK DEAL.

Angelo Caligaris, representing an American association, has obtained a new bank concession. The capital is to be $10,000,000 silver currency. The bank is to lend Nicaragua $5,000,000 silver to redeem its notes in circulation, payable with 60 per cent of the Atlantic Coast customs duties. The notes are also to be maintained at par with silver currency. The London Bank of Central America has been closed by order of the London directors.

Will Buy an Interest in a Bank.

An ex-banker wishing to enter the business field again would purchase controlling interest in financial institution. References exchanged. All replies treated in strict confidence. Address Banker (32), care of Rand, McNally & Co., Chicago.

POSITION WANTED—By young man (25) in North or South Carolina or Georgia savings bank. At present in New York State Savings Bank. References. Address "Savings," care Rand-McNally Bankers' Monthly, Chicago, Ill.

POSITION WANTED—A young man (32) with ten years' experience in a National Bank of an eastern city desires a position. Would take some stock in a newly organized bank if desirable position was tendered. References A 1. Address "Teller," care of Bankers Monthly, Rand, McNally & Co., Chicago.

POSITION WANTED in a country bank by an experienced bookkeeper acquainted with all details of a bank. Ten years in the banking business. At present connected with one of the largest banks in Chicago. Thirty years old. Married. Best of references given. Address W. G. S., Care Rand, McNally, Bankers' Monthly, Chicago.

POSITION WANTED—By married man (28) in a good country bank. Nine years' experience in the banking business; best of references given; will help organize and take stock in a new bank to secure cashiership. Address J. T. K., care of Rand-McNally Bankers' Monthly, Chicago, Ill.

BANK NOTES.

The Bank of Holbrook, Furnas County, Neb., has been chartered, with a capital of $5,000.

The Bank of Sykesville, Md., has decided to increase its capital stock from $10,000 to $20,000.

The First National Bank of Prescott, Ia., has been authorized to begin business with $25,000 capital.

The Sovereign Bank of Canada, which is to be started this fall, will have its headquarters in Toronto.

The Domestic Exchange National Bank of New York has changed its title to the Commercial National Bank.

Since January, 1900, the Minnesota Bankers' Association has increased its membership from 160 to 341.

The First National Bank of Grantsville, Garrett County, Md., with $25,000 capital, has been authorized to begin business.

Public Examiner Pope of Minnesota has granted a license to the State Bank of Isanti. The bank has a capital of $10,000.

There were twenty-five national banks organized in as many Indian Territory towns between March 14th and June 29th.

The Lakewood Savings and Banking Company has been incorporated to do business at Lakewood, a suburb of Cleveland.

W. F. Joiner has been elected cashier of the Citizens' Bank, recently organized at Franklinton, N. C., with $10,000 capital stock.

The Portage County Bank has opened for business at Almond, Wis. O. A. Crowell is president and C. E. Webster cashier.

Application for a charter for the People's Savings Bank of Yazoo City, Miss., has been approved. The capital is to be $20,000.

The application to organize the Farmers' National Bank of Wapanucka, I. T., with a capital of $25,000, has been approved.

The Controller of the Currency has authorized the First National Bank of Okeene, Okla., to begin business with a capital of $25,000.

W. O. Bradley has been elected president of the American Loan and Trust Company, recently organized at Louisville, Ky., with $1,000,000 capital stock.

The First National Bank of Eufaula, I. T., with a capital of $40,000, has been authorized to commence business. C. E. Foley is president and J. L. Crane cashier.

The Farmers' State Bank of Ormsby, Watonwan County, Minn., has been authorized by the public examiner to do business. The capital of the bank is $10,000.

O. K. Chapman, formerly assistant cashier, has been appointed cashier of the Ninth National Bank of New York to fill the vacancy caused by the death of H. H. Nazro.

The Secretary of State of South Carolina has issued a charter to the Bank of Spartanburg with a capital of $100,000. J. T. Calvert is president and T. J. Boyd cashier.

The Citizens' National Bank of Dublin, Tex., has just been organized and chartered, with M. F. Brown president and E. B. Hilburn cashier. The capital stock is $50,000.

At the semi-annual meeting of the directors of the First National Bank of Greenville, Miss., a dividend of 5 per cent was declared. T. W. McCoy was elected assistant cashier.

The Controller of the Currency has authorized the Ellwood City National Bank, Ellwood City, Pa., to begin business with a capital of $50,000. H. S. Blatt is president and J. J. Blatt cashier.

The Security Savings Bank of Columbus, Ohio, has been incorporated with $50,000 capital stock by Fred T. Jones, George B. Donavin, W. J. Means, T. M. Anderson, and W. B. Carpenter.

The auditor of public accounts has issued a permit for the organization of the State Savings Bank at Grant Park, Ill., to Edward C. Curtis, F. Holzman and C. J. Hayden; capital stock, $25,000.

The Farmers' Savings Bank of Haskins, Wood County, Ohio, has been incorporated, with $25,000 capital, by George C. Emerych, Charles S. Woodford, Henry Opel, J. G. Watts, and Edward Beverstock.

A temporary site has been selected for the new Empire National Bank of Brooklyn in a building on Broadway near Halsey street, and it is expected that the bank will open for business in September.

The Wessington Springs State Bank at Wessington Springs, S. D., has been incorporated with a capital of $20,000. The incorporators are R. S. Vessy, J. H. Woodburn, A. T. McConnell, and A. R. McConnell.

The National Eagle Bank, the Rhode Island National and the Fifth National and Second National Banks of Providence, R. I., are to be consolidated and incorporated in the United National Bank.

The Controller of the Currency has authorized the First National Bank of Elk Point, S. D., to begin business with a capital of $25,000. George R. Freeman is named as president and H. B. Beckwith as cashier.

The First State Bank of Junction City, Ky., has opened its doors for business. At a meeting of the stockholders Augustus Miller was chosen president, Dr. W. A. Brown vice-president, and M. D. Ransdall cashier.

The Controller of the Currency has authorized the Citizens' National Bank of Worthington, Minn., to begin business with a capital of $25,000. G. W. Patterson is named as president and C. T. Tupper as cashier.

Incorporation articles have been filed by the Kentucky and Indiana Bank of West Point, Hardin County, Ky. It has $15,000 capital stock and the incorporators are W. D. Smith, W. F. Ogden, and J. L. Williams.

The State Bank of New Hampton, Iowa, has opened for business. J. Foley is president and W. L. Turner is cashier. Mr. L. B. Condon, former county auditor, is assistant cashier. The paid up capital is $50,000.

Articles of incorporation of the Alfalfa State Bank of Overton, Dawson County, Neb., have been approved. The capital stock is $8,000. The incorporators are H. S. Green, D. M. Douthett, E. H. Bates, and E. H. Green.

The Controller of the Currency has approved the application of L. D. Moses, F. J. Zentner, L. E. Reed, Charles Cowan, and Leander Choate to organize the German National Bank of Chilton, Wis., with a capital of $25,000.

A state bank with a capital stock of $5,000 has been organized at Galesburg, Traill County, N. D., by Alexander Stewart, W. J. Taylor, and Andrew Knutson of that place and M. A. Baldwin and G. S. Churchill of Casselton.

The Hanover National Bank of New York will vacate its premises on Nassau street, corner of Pine street, on September 2d, after which preparations will begin for the construction on that site of a modern banking and office building.

Application has been filed with the Controller of the Currency at Washington for authority to organize the First National Bank of Brownsvile, Tenn., with a capital stock of $25,000. The bank will be ready to open before the first of the year.

Articles of incorporation of the Citizens' State Bank of Earlham, Ia., have been filed with the Secretary of State. Its capital is $25,000. M. D. Hill, J. A. McKinney, C. B. Johnson, Luther Hill, and A. M. Williams are the incorporators.

The Controller of the Currency has approved the application of the following persons to organize the Broadway National Bank, Scottdale, Pa., with a capital of $50,000: John R. Byrne, A. J. Geyer, Charles D. Reid, J. R. Campbell, and O. D. Weimer.

A new trust company, in which Edwin L. Porter, a vice-president of the Mercantile Trust Company of Pittsburg has become a director, has been organized in Allegheny, Pa. The institution will operate under the name of the Provident Trust Company.

Frank J. Wikoff, Territorial Bank Commissioner of Oklahoma, has tendered his resignation to Governor Jenkins, to be effective September 1st. He has purchased a controlling interest in the National Bank of Commerce at Stillwater, and will become its president.

At the meeting of directors of the German-American Bank of Baltimore, Md.,

Alexander Y. Dolfield, for more than thirty years cashier, was elected president and Louis F. Dietz, for more than twelve years teller, was elected cashier. The capital of the bank is $300,000.

The Charleroi Savings and Trust Company of Charleroi, Pa., has perfected its organization by electing the following officers: President, James M. Miller; vice-president, T. Jeff Duncan; second vice-president, B. A. Zollner; secretary-treasurer, J. K. Tenner; assistant, E. W. Hastings.

The Bank of Ruthton, Minn., has been reorganized as the First National Bank of Ruthton, with a capital of $25,000. The officers are as follows: President, M. J. Evans; cashier, S. V. Duea; directors, M. J. Evans, L. Fetter, E. W. Davies, M. H. Evans, O. B. Johnson, S. Bertheson, and H. Martinson.

A commodious building is now in course of construction in Lafayette, Ind., which is intended as the home of the recently organized City National Bank of Lafayette. The structure is expected to be ready for occupancy by September 1st, when the bank will throw open its doors for business.

E. W. Rucker has resigned as president of the Alabama National Bank of Birmingham, Ala. Former Vice-President J. B. Cobbs has purchased a large share of Mr. Rucker's holdings in the bank, and is now the new head of the institution. The retiring president still retains his position in the board of directors.

The Auditor of Public Accounts has issued a permit for the organization of the Farmers' State Bank of Genoa, located in Genoa, DeKalb County, Ill., with a capital stock of $25,000. The permit was issued to Samuel H. Stiles, George W. Buck, George White, E. H. Goohon, Thomas G. Sager, and G. C. Bowen.

The vote taken by the stockholders of the Lincoln Trust Company of St. Louis on July 9th on the question of increasing the capital from $1,000,000 to $2,000,000 resulted in the approval of the proposition. The new stock will be sold at $200 per share—the premium of $1,000,000 realized being added to the surplus.

The First National Bank of Warren, Minn., has commenced doing business. The following officers were elected: W. F. Powell, president; C. A. Tuller, vice-president; F. W. Flanders, cashier; directors, W. F. Powell, G. C. Winchester, C. A. Tuller, G. C. Cross, H. M. Swanson, C. L. Spaulding, and F. W. Flanders.

An addition of $1,000,000 is to be made to the present $2,000,000 capital of the Bank of Toronto, Toronto, Canada. Stock to the amount of 10,000 shares will be issued for the purpose from time to time. George Gooderham is president of the bank, W. H. Beatty vice-president and Duncan Coulson general manager.

Articles of incorporation have been filed with the register of deeds for the incorporation of the Merchants' and Savings Bank of Kenosha, Wis. The capital stock of the new bank is $25,000, fully paid up. The officers will be Harry B. Robinson president and A. Wilder, late of the Continental National Bank, Chicago, cashier.

The shareholders in the new Farmers' National Bank of Punxsutawney, Pa., elected the following directors: Samuel States, Sanford Neil, J. Pogue North, William Elwood, Jeff G. Wingert, James H. Prothero, and James H. Maize. The board organized by electing Samuel States president, Sanford Neil vice-president and James H. Maize cashier.

The board of governors of the New York Chapter, American Institute of Bank Clerks, has elected the following officers to serve for the ensuing year: S. Ludlow, Jr., of the Fourth National Bank, chairman; F. N. Bell of the First National Bank, vice-chairman; Robert Hockey of the Bowling Green Trust Company, recorder, and J. F. Flaacke of the Chemical National Bank, treasurer.

With a capital of $100,000, a new bank—the Shreveport National—has opened for business in Shreveport, La. Its president is Arthur T. Kahn; vice-president, Col. John S. Young; cashier, A. L. Williams (formerly cashier of the First National Bank of Lake Charles, La.), and assistant cashier, J. J. Jordan, late cashier of the Ouachita National Bank of Monroe, La.

The officers of the recently organized Perry Savings Bank at Cleveland, Ohio, are: C. F. Emery, president; Henry G. Slatmyer, first vice-president; F. C. Dettelbach, secretary-treasurer; George G. Mulhern, second vice-president; and the directors, C. F. Emery, H. W. Power, H. G. Slatmyer, E. A. Cass, Charles Ettinger, George G. Mulhern and L. H. Winch.

At a meeting of the stockholders of the First National Bank of New York it was voted to increase the capital of the bank to $10,000,000. In addition, the bank will have a surplus of $10,000,000. There are now only two banks in the United States with a capital so large. They are the National City and National Bank of Commerce, both of New York City.

The Southern States Trust Company, which has just begun operations, claims the distinction of being the largest trust company in Charlotte, N. C. It has a capital of $100,000, par value $100, and comprises four departments—banking, trust, insurance, and real estate. The officers are: President, F. C. Abbott; vice-president, George Stephens, and secretary and treasurer, W. H. Wood.

The position of bank examiner of the district of which Canton, O., is the headquarters, has been tendered to Capt. A. J. Duncan of Cleveland. The incumbent, Inspector Vaughn, will be transferred to Buffalo on special duty. Capt. Duncan's selection was made at the personal request of President McKinley. He is regarded as especially fitted for the work, as for four years he was chief of the state department building and loan association inspection in Ohio.

The Citizens' National Bank of Monaca, Pa., has opened for business. The capital stock of the bank is $50,000 and its cashier is Thomas C. Fry of Rochester, who for several years was cashier of the First National Bank of that place and has had nine years' experience in the banking business. The board of directors is composed of John T. Taylor president, Dr. J. J. Allen vice-president, and James H. Welch, Frederick Bechtel, Christian Will, Henry C. Fry, Edward Kaye, A. M. Jolly, and J. C. Martin.

The next convention of the Indiana Bankers' Association will be held in Indianapolis, October 23d and 24th. Alternate delegates to the convention of the American Bankers' Association, which will be held at Milwaukee September 23d to 26th, were selected as follows: R. L. O'Hair, Greencastle; M. B. Wilson, city; W. W. Bonner, Greensburg; C. T. Lindsey, South Bend. The Indiana association has a membership of over three hundred It is in a good condition, and as great interest is being manifested everything points to a very successful meeting this fall.

Control has been obtained of a majority of the stock of the First National Bank of Johnstown, Pa., by shareholders of the Cambria National, also of Johnstown. It is stated that this is the first step toward the consolidation of the two. The First National enjoys the distinction of being the oldest financial institution in that city, having been organized in 1863 with $100,000 capital. Its president is C. T. Frazer, vice-president Herman Baumer, and cashier John D. Roberts. The Cambria also has a capital of $100,000 and its officials include H. Y. Haws president, Harry Swank vice-president and David Barry cashier.

The election of officers at the Pennsylvania Bankers' Association, in convention at Erie, resulted as follows: President, Grier Hersh, York; vice-president, J. R. McAllister, Philadelphia; treasurer, O. C. Camp, Tarentum; secretary, D. S. Kloss, Tyrone; delegate-at-large to American Bankers' Association, F. M. Wallace, Erie. The trust company section elected officers as follows: Chairman, E. H. Reninger, of the Lehigh Valley Trust Company, Allentown; secretary, L. K. Stubbs, of Chester County Trust Company, West Chester; executive committee, Robert E. James, of the Easton Trust Company; John Hertzler, of Lancaster Trust Company; John G. Reading, of the Susquehanna Trust Company, Williamsport; Robert Moore, of the Mercantile Trust Company, Pittsburg; Wm. F. Harrity, Equitable Trust Company, Philadelphia.

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Rice's "Practical Bank Advertising" is awakening a lively interest among the bankers. And well it may, for it is a work of exceptional value to every banker who uses it

The Fifth National Bank of Cincinnati has deposits amounting to $3,000,000. In 1896 they were only $646,000. This bank was started in 1882 as the Queen City National Bank. The style was changed in 1887. Charles A. Hinsch, the president of the bank, was elected to that office in 1897. He was elected cashier of the bank in 1888. The location of the bank in the best part of the business district has been fortunate. The bank makes a specialty of collections.

PORTO RICAN BANK RESTRICTIONS.

In speaking to-day of the poor encouragement offered to Americans to establish national banks in Porto Rico on account of the provision of law requiring a one-year's residence in the island, Secretary Gage is quoted as follows:

"It is true that this provision appears to be somewhat unfortunate, and the question has only just been called to my attention. It seems to me that there are but two alternatives. One is for Americans intending to establish national banks in the islands to live there for a year before going upon the board of directors and the other is for those interested to elect native Porto Ricans—when their citizenship status is fixed conclusively—to the directing board. It seems to me that this latter method may be easy and practical for adoption.

"Porto Ricans might be elected to the board, yet the active management of the bank might remain in the hands of Americans. Some of the principal officers might be Americans, notwithstanding the selection of a Porto Rican element upon the board of directors."

A JOURNAL OF BANKING EDUCATION

The initial number of the Bulletin of the American Institute of Bank Clerks has made its appearance. It fully justifies expectations regarding it. It is well edited and practical in a high degree. The American Institute of Bank Clerks will issue it as a semi-monthly, the subscription price being $2.00 annually. A. O. Kittredge and George E. Allen have editorial charge. The scope of the publication is outlined by its description as "A Journal of Banking Education." In the first issue are contributed articles by J. B. Forgan, president of the First National Bank of Chicago, and by Alfred B. Bolles, professor of Finance and Political Economy in the University of Pennsylvania and Haverford College.

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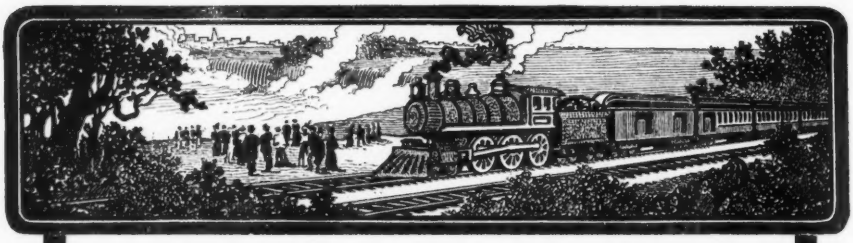

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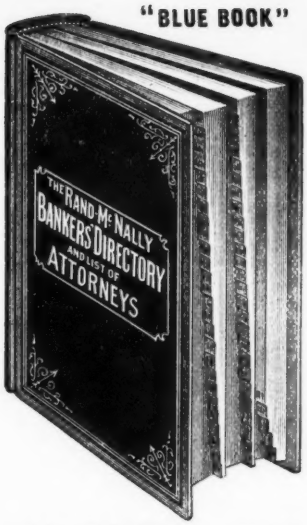

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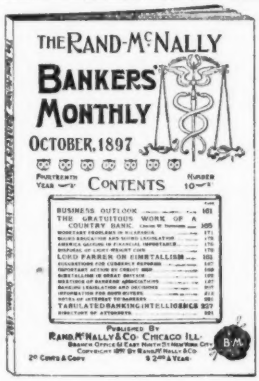

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▲Mena*† ..... Polk	MARK P. OLNEY.
▲Monticello*† ..... Drew	Wells & Williamson.
▲Morrilton*† ..... Conway	C. ARMSTRONG.
▲Mountain Home* .. Baxter	M. N. Dyer & Son.
▲Mountainview* ..... Stone	B. F. Williamson.
▲Mount Ida* . Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Pinnix.
Nashville*† ..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*† ..... Franklin	W. W. Mansfield.
▲Parsgould*† ..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry* ..... Perry	James A. Vance.
▲Piggott*† ..... Clay	L. Hunter.
▲Pine Bluff*† .... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*† ..... Clay	See Piggott.
▲Richmond* .. Little River	J. C. Head.
▲Rison*† ..... Cleveland	W. J. Stanfield.
Rogers*† ..... Benton	W. C. ROBERTS.
▲Russellville*† ..... Pope	J. T. BULLOCK.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*† ..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*† . Benton	T. G. Williams.
Springdale*† Washington	J. L. Long.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*† ..... Arkansas	Edward Pettit.
▲Texarkana*† ..... Miller	WEBBER & WEBBER.
▲Van Buren*† .. Crawford	JESSE TURNER.
▲Vanndale*† ..... Cross	O. N. Killough.
▲Varner*† ..... Lincoln	G. H. Joslyn.
Waldo*† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*† . Lawr'ce	Phillips & Beakley.
▲Warren*† ..... Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*† ..... Alameda	E. K. TAYLOR.
Alhambra*• .. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*† ..... Orange	Richard Melrose.
Antioch*† .. Contra Costa	Hartley & Abbott.
Arcata*• ..... Humboldt	George W. Hopkins.
▲Auburn*† ..... Placer	J. M. FULWEILER.
Azusa*† ..... Los Angeles	W. H. Davies.
▲Bakersfield*† ..... Kern	T. M. McNAMARA.
Benicia*† ..... Solano	C. P. Stevens.
Berkeley*† ..... Alameda	W. N. WASTE.
Biggs*† ..... Butte	F. F. Carnduff.
Bodie*• ..... Mono	See Bridgeport.
▲Bridgeport*† ..... Mono	J. E. Goodall.
Calistoga*† ..... Napa	See Napa.
Cambria*† ... San Luis Ob.	B. H. Franklin.
Campbell*† .. Santa Clara	See San Jose.
Cayucos*† .... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*† ..... Butte	F. C. LUSK.
Cloverdale*† ..... Sonoma	H. H. McKoon.
Colton*† . San Bernardino	Thomas D. Hamilton
▲Colusa*† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*† .... Los Angeles	See Los Angeles.
▲Crescent City*• . Del Norte	Childs & Hart.
Dixon*† ..... Solano	A. Manning.
Downey*† ... Los Angeles	J. H. Ardis.
▲Downieville*† ..... Sierra	F. R. WEHE.
Dutchflat*† ..... Placer	W. P. Snowden.
Elsinore*† ..... Riverside	Collier & Evans.
Escondido*† .. San Diego	See San Diego.
▲Eureka*† ..... Humboldt	J. N. GILLETT.
▲Fairfield*† ..... Solano	Coghlan & Harvey.
Fallbrook*† .... San Diego	See San Diego.
Ferndale*† .... Humboldt	James Smith.
Folsom*† ... Sacramento	See Sacramento.
Forest*† ..... Sierra	See Nevada City.
Foresthill*† ..... Placer	See Auburn.
Fort Bragg*† Mendocino	See Ukiah.
Fort Jones*† ... Siskiyou	I. A. Reynolds.
▲Fresno*† ..... Fresno	P. E. COOK.
Fullerton*† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*† ..... Santa Clara	J. C. Zuck.
Gonzales*† .... Monterey	S. W. Mack.
Grass Valley*† ... Nevada	C. W. KITTS.
Gridley*† ..... Butte	R. C. Long.
Guadalupe*† . Santa Barb.	See Santa Maria.
▲Hanford*† ..... Kings	J. W. Hudson.
Haywards*† ..... Alameda	J. A. Collins.
Healdsburg*† ... Sonoma	J. W. Rose.
Hemet*† ..... Riverside	P. C. Little.
▲Hollister*† ... San Benito	BRIGGS & HUDNER.
Hueneme*† ..... Ventura	T. H. Merry.
▲Independence*† .... Inyo	P. H. Mack.
Ione*† ..... Amador	See Jackson.
▲Jackson*† ..... Amador	J. A. Caldwell.
▲Lakeport*• ..... Lake	T. B. Bond.
Lemoore*† ..... Kings	W. D. Maddin.
Livermore*† .... Alameda	G. W. Langan.
Lodi*† ..... San Joaquin	See Stockton.
Lompoc*• . Santa Barbara	Fox & Sheridan.
Longbeach*† .. Los Ang's	E. C. Denio.
▲Los Angeles*† . Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank
" ..... "	FLINT & BARKER, Attorneys for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*† . Santa Clara	W. M. Beggs.
▲Madera*† ..... Madera	Francis A. Fee.
▲Mariposa*† ..... Mariposa	J. W. Congdon.
▲Markleeville* ..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*† Contra Costa	W. S. Tinning.
▲Marysville*† ..... Yuba	FORBES & DINSMORE.
Mendocino*† Mendocino	M. J. Byrnes.
▲Merced*† ..... Merced	J. W. KNOX.
▲Modesto*† .... Stanislaus	NEEDHAM & DENNETT.
Monrovia*† Los Angeles	C. E. Slosson.
Monterey*† .... Monterey	S. F. Geil.
▲Napa*† ..... Napa	JOHN T. YORK.
National City*† San D'go	See San Diego.
▲Nevada City*† ..... Nevada	T. FORD.
North Ontario*† San Bern	See Ontario.
North San Juan*† Nevada	See Nevada City.
Oakdale*† ..... Stanislaus	See Modesto.
▲Oakland*† ..... Alameda	METCALF & METCALF.
Oceanside*† ... San Diego	See San Diego.
Ontario*† San Bernardino	E. H. Joliffe.
Orange*† ..... Orange	See Santa Ana.
Orland*† ..... Glenn	See Willows.
▲Oroville*† ..... Butte	John Gale.
Oxnard*• ..... Ventura	See Ventura.
Pacific Grove*† Monterey	E. C. Smith.
Paloalto*† ... Santa Clara	Joseph Hutchinson.
Pasadena*† .. Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*† ..... Sonoma	HASKELL & DENNY.
▲Placerville*† .. El Dorado	Irwin & Irwin.
Pleasanton*† ... Alameda	T. W. Harris.
Pomona*† .. Los Angeles	J. A. GALLUP.
Portersville*† ..... Tulare	J. F. Boller.
▲Quincy*† ..... Plumas	Goodwin & Webb.
Randsburg*• ..... Kern	C. H. Wynn.
▲Redbluff*† ..... Tehama	JOHNSON & CHASE.
▲Redding*† ..... Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*† S'n M'teo	George C. Ross.
▲Riverside*† .... Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† .. Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*† Calaveras	F. J. Solinsky.
▲San Bernardino*† San B'o	OTIS & GREGG.
▲San Diego*† ... San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*† ... San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI. Safe Deposit Building. General practice. Correspondence solicited. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*† . Riverside	T. T. Porteous.
▲San Jose*† ... Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*† .. Alameda	John Black.
▲San Luis Obispo*† S. L. Ob	VENABLE & GOODCHILD.
San Mateo*† .. San Mateo	C. N. Kirkbride.
San Miguel*† .. S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*† ..... Marin	HEPBURN WILKINS.
▲Santa Ana*† ..... Orange	E. E. Keech.
▲Santa Barbara*† S'nta B'a	HENLEY C. BOOTH.
Santa Clara*† Santa Clara	D. Henderson.
▲Santa Cruz*† Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*† Santa Bar'a	T. R. Finley.
Santa Monica*† Los Ang's	Tanner & Taft.
Santa Paula*† ... Ventura	See Ventura.
▲Santa Rosa*† .... Sonoma	J. R. LEPPO.
Sebastopol*• ..... Sonoma	James A. Sidger & Son.
Selma*† ..... Fresno	E. E. Shepard.
Sonoma*† ..... Sonoma	R. R. Poppe.
▲Sonora*† ..... Tuolumne	F. W. STREET.
So. Riverside*† .. Riverside	See Corona.
St. Helena*• ..... Napa	Thomas Watt.
▲Stockton*† .. San Joaquin	JOSHUA B. WEBSTER.
Sulsun City*† ..... Solano	George A. Lamont.
▲Susanville*† ..... Lassen	Goodwin & Goodwin.
Sutter Creek*† . Amador	See Jackson.
Tehachapi*† ..... Kern	See Bakersfield.
Templeton*† .. S. Luis Ob.	See Paso Robles.
Tomales*† ..... Marin	Fred Woodworth.
Truckee*† ..... Nevada	C. F. McGlashan.
Tulare*† ..... Tulare	DAVIS & ALLEN.
Tustin*† ..... Orange	See Santa Ana.
▲Ukiah*† ..... Mendocino	J. A. Cooper.

Town and County.	Name.
Vacaville*† ..... Solano	R. Barcar.
Vallejo*† ..... Solano	L. G. HARRIER.
Valleyford*† ..... Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*† ..... Tulare	MILLER & HANNAH.
Watsonville*† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .... Trinity	James W. Bartlett.
Wheatland*† ..... Yuba	E. T. Manwell.
Whittier*† .. Los Angeles	WM. M. HIATT.
Williams*† ..... Colusa	See Colusa.
▲Willow*† ..... Glenn	Frank Moody.
Winters*† ..... Yolo	Philip Bruton.
▲Woodland*† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*† ..... Siskiyou	Gillis & Tapscott.
▲Yuba City*† ..... Sutter	M. E. Sanborn.

COLORADO.

▲Akron*† .... Washington	August Muntzing.
Alamosa*† ..... Conejos	W. E. Cox.
Alma*† ..... Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*† ..... Pitkin	R. G. WITHERS.
Berthoud*† ..... Larimer	See Fort Collins.
▲Boulder*† ..... Boulder	S. S. DOWNER.
▲Breckenridge*† . Summit	J. W. Swisher.
Brighton*† .... Arapahoe	W. G. Lovelace.
Brush*† ..... Morgan	See Fort Morgan.
▲Buenavista*† .... Chaffee	G. K. HARTENSTEIN.
▲Burlington*† . Kit Carson	See Denver.
▲Canon City*† ... Fremont	WALDO & DAWSON.
Carbondale*† .... Garfield	See Glenwood Springs.
▲Castlerock*† .... Douglas	A. G. Webster.
▲Central City*† ..... Gilpin	CHASE WITHROW.
▲Cheyenne Wells*† Chey'ne	C. I. Spere.
▲Colorado Spr'gs*† El Paso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez* ..... Montezuma	C. W. Blackmer.
Craig* ..... Routt	L. L. Breeze.
▲Creede*† ..... Mineral	A. L. MOSES.
CrestedButte*† Gunnison	Metzler Bros.
▲Cripplecreek*† .... Teller	J. MAURICE FINN.
▲Del Norte*† .. Rio Grande	George P. Wilson.
▲Delta*† ..... Delta	GEORGE STEPHAN.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING, Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*† ... Montezuma	See Cortez.
▲Durango*† ..... La Plata	O. S. Galbreath.
Eaton*† ..... Weld	See Greeley.
El Dora* ..... Boulder	B. W. Coleman.
▲Fairplay*† ..... Park	CHARLES A. WILKIN.
Florence*† ..... Fremont	JOHNSON & KILLIAN.
▲Fort Collins*† .. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*† .. Morgan	E. E. Williams.
Fowler*† ..... Otero	See La Junta.
Garrison† ..... Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gillett*† ..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*† Garf'ld	E. T. TAYLOR.
▲Golden*† ..... Jefferson	W. A. Dier.
Granada*† ..... Prowers	W. O. Merrill.
▲Grand Junction*† .. Mesa	SAMUEL G. McMULLIN.
▲Greeley*† ..... Weld	H. N. HAYNES.
▲Gunnison*† .... Gunnison	DEXTER T. SAPP.
Holly*† ..... Prowers	J. S. McMurtry.
▲Holyoke*† ..... Phillips	J. S. Bennett.
Hooper*† ..... Costilla	David M. Cox.
Hotchkiss* ..... Delta	Charles L. Pike.
▲Hugo*† ..... Lincoln	T. J. Edwards.
Idaho Spr'gs*† Cl'r Creek	A. D. BULLIS.
Idalia ..... Arapahoe	M. K. Scott.
▲Julesburg*† ... Sedgwick	E. D. Hamilton.
▲Kiowa* ..... Elbert	See Denver.
▲La Junta*† ..... Otero	W. R. GIBSON.
▲Lake City*† ..... Hinsdale	Brown & Nourse.
▲Lamar*† ..... Prowers	C. C. Goodale.
▲Las Animas*† ..... Bent	A. M. Lambright.
▲Leadville*† ..... Lake	WILLIAM H. NASH.
Littleton*† .... Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•† ..... Boulder	H. M. MINOR.
Loveland*•†..... Larimer	Lyman Porter.
Mancos*•† .... Montezuma	See Cortez.
Manzanola*•†..... Otero	Horace B. Dye.
▲Meeker*..... Rio Blanca	J. L. Gray.
Monte Vista*•† Rio Grande	Jesse Stephenson.
▲Montrose*•† .... Montrose	S. S. Sherman.
New Windsor*†..... Weld	Geo. J. Rowne.
▲Ouray*•† .. .. Ouray	STORY & STORY.
Pitkin*•† ..... Gunnison	See Gunnison
▲Pueblo*•†..... Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† ..... Eagle	A. R. Brown.
▲Rico*•† ..... Dolores	JOHN KNOWLES.
Ridgway*•† ..... Ouray	See Ouray.
Rifle*•†..... Garfield	See Glenwood Springs.
Rockyford*•†..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•† ..... Chaffee	A. R. MILLER.
▲San Luis*..... Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†..... Custer	John T. McNeeley.
▲Silverton*•† .... San Juan	EDGAR BUCHANAN.
▲Springfield*†..... Baca	See Trinidad.
Steamboat Spr.* .... Routt	J. R. Harding.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
Stockyards ..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. MOCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*†..... Weld	See Greeley.
Wray*•† ..... Yuma	See Akron.
▲Yuma*•†..... Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•† ..... Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	MUNGER & MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† ... Hartford	See Hartford.
Branford*•†..New Haven	Harry W. Doolittle.
▲Bridgeport*•† ... Fairfield	HALL & HILL.
Bristol*•† ..... Hartford	See Hartford.
Brookfield*•†..... Fairfield	See Danbury.
Brooklyn*†..... Windham	See Danielson.
Bucklands..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	J. H. Roraback.
Canton*†..... Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†..... Middlesex	Charles A. Pelton.
Colchester*•†... New Lon.	E. S. Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall*..... Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†..... Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ..Middlesex	R. W. Tyler.
Derby*•† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* ..... Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*• ..... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•† ..... Hartford	See Hartford.
Greenwich*•†.... Fairfield	R. JAY WALSH.
Groton*†.... New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† .... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G B Carlson.
Jewett City*•† ..New Lon.	See Norwich.
Kensington*†...Hartford	See Hartford.
Lakeville*•† .... Litchfield	See Salisbury.
▲Litchfield*•†.... Litchfield	WOODRUFF & WOODRUFF.
Lyme*•† .... New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ...New Haven	CORNELIUS J. DANAHER.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†.... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	B. F. GAFFNEY.
New Canaan*•†..Fairfield	See Stamford.
NewHartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.New Lon.	ALFRED COIT.
Newington*†.... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†..... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	R. B. Stoeckel.
North Haven*•†New Hav.	See New Haven.
North Manchester†. Hart.	See South Manchester.
Norwalk*•†..... Fairfield	WARNER & GOLDSMITH.
▲Norwich*•†..New London	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•† .... New Haven	See New Haven.
Parkville*†..... Hartford	See Hartford.
Plainfield*•†.... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† ..... Windham	EDGAR M. WARNER.
Ridgefield*•† .... Fairfield	See Danbury.
Rockville*•†..... Tolland	B. H. BILL.
Roxbury*†..... Litchfield	See New Milford.
Salem* ..... New London	See Norwich.
Salisbury*•† ... Litchfield	Warner & Lander.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ...New Haven	Clifford J. Atwater.
Sharon*† ..... Litchfield	See Litchfield.
Shelton*†..... Fairfield	E. L. Staples.
Simsbury*•†.... Hartford	See Hartford.
Southington*•†. Hartford	Marcus H. Holcomb.
So. Manchester*•† . Hart.	Charles R. Hathaway.
So Norwalk*•†..Fairfield	See Norwalk.
Southport*•† .... Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† ..... Fairfield	HART & KEELER.
Stonington*•†...New Lon.	H. A. Hull.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•†..Litchfield	F. W. Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†...Litchfield	B. E. Higgins.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•...Litchfield	Charles G. Root.
West Cornwall*•† ..Litch.	L. J. Nickerson.
Westhaven*•†..New Hav.	See New Haven.
Westport*..... Fairfield	See Bridgeport.
West Winsted*†..Litchf'd	See Winsted.
Wethersfield*•† .Hartford	See Hartford.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester*.... Litchfield	See Winsted.
▲Windham*• .... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† . Hart.	J. Warren Johnson.
▲Winsted*•† ..... Litchfield	WILBUR G. MANCHESTER.
Woodbury*†..... Litchfield	Huntington & Warner.
Woodstock* .... Windham	See Putnam.
Yantic*•†.... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† ..... Kent	See Dover.
Delaware City*•†NewCas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† ..... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•†..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Milton*•..... Sussex	Wm. F. Causey.
Newark*•†.... New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	S. T. Townsend, Jr.
Odessa*..... New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•† NewCastle	HARRY EMMONS.
" ..... "	L. C. VANDEGRIFT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*•† ..... D. C.	See Washington.
Georgetown*•†..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† ..... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†.Franklin	H C. Hicks.
▲Arcadia*•†.....De Soto	FORRESTER & BURTON.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*•†.....Polk	WILSON & WILSON.
▲Blountstown*•.. Calhoun	See Marianna.
▲Braidentown*•†.Manatee	J. J. STEWART.
▲Bristol*•..... Liberty	See Tallahassee.
▲Bronson*•†..... Levy	E. A. Pinnell.
▲Brooksville*•†.Hernando	W. S. Jennings.
Cedar Keys*•†.....Levy	E. J Lutterloh.
Cocoa*•†.....Brevard	See Titusville.
▲Crawfordville*†.Wakulla	See Tallahassee.
▲Dade City*•†.....Pasco	J. A. Hendley.
Daytona*•†.....Volusia	C. H. Spencer.
▲De Funiak Spgs*•†Walt'n	S. K. Gillis.
▲Deland*•†.....Volusia	Stewart & Bly.
Eustis*•†.....Lake	B. S. Weeks.
▲Fernandina*•†....Nassau	H. J. BAKER.
Fort Meade*•†.....Polk	W. S. Athens.
▲Gainesville*•†....Alachua	W. C. JACKSON.
▲Greencove Spgs*•† ..Clay	See Jacksonville.
Interlachen*•†.....Putnam	See Palatka.
▲Iverness*•†.....Citrus	I. M. Barton.
▲Jacksonville*•†.... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*•†.....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*•†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*•† ....Osceola	See Orlando.
▲Lake City*•†....Columbia	ROBERSON & SMALL.
Lakeland*•†.....Polk	F. Tucker.
Leesburg*•† ..... Lake	Tinnon & McNamee.
▲Live Oak*•†....Suwannee	B. B. Blackwell.
▲Macclenny*•†.....Baker	See Jacksonville.
▲Madison*•†.....Madison	C. B. ASHLEY.
▲Marianna*•†.....Jackson	Carter Wilson & Boone.
▲Mayo*..... Lafayette	George W. Breare.
Melbourne*•†.....Brevard	See Titusville.
▲Miami*•†.....Dade	ROBBINS & GRAHAM CO.
▲Milton*•†.....Santa Rosa	E. Amos.
▲Monticello*•†.. Jefferson	D. A. Finlayson.
▲Myers*•..... Lee	See Punta Gorda.
▲Ocala*•†..... Marion	W. S. BULLOCK.
Orange City*•†.....Volusia	A. M. Bailey.
▲Orlando*•†.....Orange	MASSEY & WARLOW.
▲Palatka*•†..... Putnam	DAVIS & HILBURN.
Palmbeach*•† .....Dade	W. I. Metcalf.
Palmetto*•†.....Manatee	See Braidentown.
▲Pensacola*•†....Escambia	BLOUNT & BLOUNT.
▲Perry*.....Taylor	See Madison.
Punta Gorda*•†..De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•†.....Orange	T. E. WILSON.
▲Stanton*•.....Marion	See Ocala.
▲Starke*•†.....Bradford	J. T. Wills.
▲St. Augustine*•†. St. John	W. W. DEWHURST.
St. Petersb'g*•†.Hillsboro	A. Macleod.
▲Sumterville*•.....Sumter	A. C. Clark.
¶▲Tallahassee*•†..... Leon	R. W. WILLIAMS.
▲Tampa*•†.....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†.Hillsboro	See Tampa.
▲Tavares*•†.....Lake	J. F. Brown.
▲Titusville*•†.....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palmbeach*•† Dade	See Palmbeach.
Westville*•† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† .....Wilcox	T. L. Holton.
Acworth*•† .....Cobb	J. J. Northcott.
Adairsville*•† ....Bartow	See Cartersville.
Adel*•†.....Berrien	See Tifton.
▲Albany*•† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*•† .....Sumter	ELLIS & ELLIS.
▲Appling*.....Columbia	See Augusta.
Arlington*•†.....Calhoun	W. D. Sheffield.
▲Athens*•†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† .....Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*•† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
▲Bainbridge*•†....Decatur	R. B. RUSSELL
Barnesville*•†.....Pike	W. W. LAMBDIN.
▲Baxley*•†.....Appling	J. H. Thomas.
▲Blackshear*•†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville*.....4Union	J. A. Butt.
▲Blakely*•†.....Early	R. H. Powell & Son.
▲Blueridge*•† .....Fannin	C. R. Dupree.
Boston*•† .....Thomas	See Thomasville.
▲Brunswick*•† .....Glynn	W. E. KAY.
▲Buchanan*•† ... Haralson	See Tallapoosa.
▲Buena Vista*•†....Marion	George P. Monro.
Buford*•†.....Gwinnett	J. O. H. Brown.
▲Butler*•†.....Taylor	O. M. Colbert.
▲Calhoun*•† .....Gordon	F. A. Cantrell.
▲Camilla*•† .....Mitchell	S. S. Bennett.
▲Canton*•†.....Cherokee	William A. Teasley.
▲Carnesville*•†.....Franklin	W. R. Little.
▲Carrollton*•†.....Carroll	R. D. Jackson.
▲Cartersville*•†.....Bartow	J. H WIKLE.
▲Cedartown*•†.....Polk	J. A. Blance.
Chipley*•†..... ..Harris	See Greenville.
▲Clarkesville*•†Habersh'm	J. C. Edwards.
▲Clayton*..... Rabun	R. E. A. Hamby.
▲Cleveland*..... White	L. L. Oakes.
▲Clinton..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*•† .....Pulaski	See Hawkinsville.
▲Colquitt*•†.....Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*•† .....Madison	See Danielsville.
▲Conyers*•†.....Rockdale	John R. Maddox.
Cordele*•†.....Dooly	J. T. HILL.
▲Covington*•†.....Newton	J. G. Lester.
▲Crawfordville*•†.Tal'fe'o	Horace & Carl Holden.
Culloden*•†.....Monroe	B. B. McCowen.
▲Cumming*.....Forsyth	H. L. Patterson.
▲Cusseta*•†Chattahoochee	C. C. Minter.
▲Cuthbert*•† .....Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*•† .....Paulding	A. J. Camp.
▲Dalton*•† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville*.....Madison	D. W. Meadow.
▲Darien*•†.....McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† .....Terrell	JAMES G. PARKS.
▲Dawsonville*.....Dawson	J. M. Bishop.
▲Decatur*•†.....DeKalb	See Atlanta.
Demorest*•†..Habersham	Crane & McMillan.
▲Douglas*..... Coffee	Quincy & McDonald.
▲Douglasville*•† ..Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*•†..... Laurens	P. L. Wade.
▲Eastman*•†..... Dodge	James P. Highsmith.
▲Eatonton*•†..... Putnam	W. B. Wingfield.
▲Elberton*•†..... Elbert	W. D. Tutt.
▲Ellaville*•†..... Schley	A. J. Walters.
▲Ellijay*•†..... Gilmer	J. P. Perry.
▲Fairburn*•†.... Campbell	L. S. Roon.
▲Fayetteville*•†... Fayette	W. B. Hollingsworth.
Fitzgerald*•†..... Irwin	L. KENNEDY.
Flovilla*•†..... Butts	B. P. Bailey.
Flowery Branch*•†.. Hall	See Gainesville.
▲Forsyth*•†..... Monroe	R. L. Berner.
▲Fort Gaines*•†..... Clay	W. A. Scott.
Fort Valley*•†.. Houston	H. A. MATHEWS.
▲Franklin*..... Heard	W. S. Hubbard.
▲Gainesville*•†..... Hall	DUNLAP & DUNLAP.
▲Georgetown*•.. Quitman	T. L. Guerry.
▲Gibson*•†..... Glascock	E. B. Rogers.
▲Greensboro*•†.. Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•†..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•†..... Harris	B. H. Walton.
Harmony Grove*•† Jack'n	R. L. J. Smith.
▲Hartwell*•†..... Hart	A. E. McCurry.
▲Hawkinsville*•†.. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•†...Appling	See Hawkinsville.
▲Hiawassee*..... Towns	J. H. Davis.
▲Hinesville*†..... Liberty	S. B. Brewton.
Hogansville*•†..... Troup	Isaac Jackson.
▲Homer*..... Banks	See Gainesville.
▲Homerville*•†.. Clinch	R. G. Dickerson.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville*..... Irwin	T. J. Luke.
▲Isabella*..... Worth	G. G. WARREN.
▲Jackson*•†..... Butts	M. P. HALL.
▲Jasper*•†..... Pickens	J. W. Henley.
▲Jefferson*•..... Jackson	J. C. Turner.
▲Jesup*•†..... Wayne	D. M. Clark.
▲Jonesboro*•†..... Clayton	W. M. Wright.
▲Knoxville*†..... Crawford	R. C. Le Sueur.
▲Lafayette*•†..... Walker	Lumpkin & Shattuck.
▲La Grange*•†..... Troup	A. H. THOMPSON.
Lavonia*•†..... Franklin	See Carnesville.
▲Lawrenceville*•†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•†..... Lee	Long & Son.
▲Lexington*•.. Oglethorpe	Joel Cloud.
▲Lincolnton*..... Lincoln	J. E. Strother.
▲Louisville*•†.... Jefferson	Phillips & Phillips.
▲Lumpkin*•†..... Stewart	J. T. HARRISON.
▲Macon*•†..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•†..... Morgan	George & George.
▲Marietta*•†..... Cobb	CLAY & BLAIR.
Marshallville*•†... Macon	See Oglethorpe.
Maysville*•†..... Jackson	A. J. Griffin.
▲McDonough*•† .... Henry	James F. Wall.
▲McRae*•†..... Telfair	E. D. Graham.
▲Milledgeville*•†.. Baldwin	D. B. SANFORD.
Millen*•†..... Screven	JAMES P. BRINSON.
Molina*•†..... Pike	See Zebulon
▲Monroe*•..... Walton	B. S. Walker.
Montezuma*•†.... Macon	Greer & Felton.
▲Monticello*•†..... Jasper	J. D. Kilpatrick.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*•..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•†Montgom'y	Geiger & Peterson.
▲Nashville*..... Berrien	William D. Bule.
▲Newnan*•†..... Coweta	R. W. FREEMAN.
▲Newton*..... Baker	A. S. Johnson.
Ocilla*†..... Irwin	See Sylvania.
▲Oglethorpe*•†..... Macon	Greer & Felton.
Pelham*•†..... Mitchell	See Camilla.
▲Perry*•†..... Houston	W. C. Davis.
Poulan*•..... Worth	Frank Park.
▲Preston*•†..... Webster	S. R. Stevens.
▲Quitman*•†..... Brooks	J. G. McCall.
▲Reidsville*..... Tattnall	E. C. COLLINS.
Reynolds*•†..... Taylor	W. E. Steed.
Richland*•†..... Stewart	E. L. Stevens.
▲Ringgold*•†..... Catoosa	J. H. Anderson.
Rochelle*•†..... Wilcox	D. B. Nicholson.
▲Rome*•†..... Floyd	JOHN W. BALE.
Rutledge*•†..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•†.... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•†.... Taliaferro	See Washington.
Shellman*•† .... Randolph	See Cuthbert.
Social Circle*•†.. Walton	T. Spearman.
▲Sparta*•†..... Hancock	W. H. Burwell.
▲Springfield*..... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*•.Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*•..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Pohlill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•†... Haralson	Head & Head.
Tennille*•†.. Washington	John C. Harmon.
▲Thomaston*•†..... Upson	J. A. Cotten.
▲Thomasville*•†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•†..... Berrier	John Murrow.
Toccoa*•† .... Habersham	GEORGE P. IRWIN.
Trading Hill..... Charlton	See Waycross.
▲Trenton*•†..... Dade	See Chattanooga, Tenn.
Unadilla*•†..... Dooly	J. L. Jones.
▲Valdosta*•†. .... Lowndes	A. T. WOODWARD.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
Villa Rica*•† ..... Carroll	J. M. Moor.
▲Warrenton*•† .... Warren	James Whitehead.
▲Washington*•†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*•†... Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† .... Burke	Lawson & Scales.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•†..... Jackson	W. H. Quarterman.
▲Wrightsville*•†.. Johnson	A. F. Daley.
▲Zebulon*•†..... Pike	See Barnesville.

IDAHO.

▲Albion*..... Cassia	J. C. Rogers.
▲Blackfoot*•† .... Bingham	F. S. Dietrich.
¶▲Boise*•†..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	John C. Rice.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*•†. Koot'al	John B. Goode.
Genesee*•†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*•†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	N. H. Clark.
Juliaetta*•†..... Latah	See Moscow.
Kendrick*•†..... Latah	George W. Coutts.
▲Lewiston*•... Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*•†..Bear Lake	J. C. Rich.
▲Moscow*•†..... Latah	ORLAND & SMITH.
▲MountainHome*•†Elmore	W. C. Howie.
▲Mt. Idaho*..... Idaho	W. N. Scales.
Murray*..... Shoshone	See Wallace.
Nampa*•†..... Canyon	Frank Estabrook.
▲Paris*•†..... Bear Lake	Budge & White.
Payette*•† ..... Canyon	Charles B. Coxe.
▲Pocatello*•†..... Bannock	EDEN & TERRELL.
▲Rathdrum*•† ...Kootenai	Edwin McBee.
▲Salmon*..... Lemhi	John H. Padgham.
Salubria* .... Washington	O. F. Buse.
▲Shoshone*•†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*. .. Fremont	J. E. COCHRAN.
▲Wallace*•†..... Shoshone	C. W. Beale.
Wardner*•†..... Shoshone	J. E. Gyde.
▲Weiser*•†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•†..... Knox	WILLIAM H. BEAVER.
Adair*•†..... McDonough	See Macomb.
Albany*•†..... Whiteside	D. S. Efner.
▲Albion*•†..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	McARTHUR & COOKE.
Alexis*•†..... Warren	Thomas R. Squires.
Allerton*•†.... Vermilion	See Danville.
Alpha*•†..... Henry	J. A. Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	JOSEPH V. E. MARSH.
Altona*•†..... Knox	L. K. Byers.
Amboy*•†..... Lee	W. E. Ives & Son.
Anchor*•†..... McLean	See Bloomington.
Anna*•† ..... Union	H. F. BUSSEY.
Annawan*•†..... Henry	W. H. Holzinger.
Antioch*•..... Lake	J. W. McDonald.
Apple River*•†.Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•†.... Cass	M. McClure.
Argenta*•†..... Macon	See Decatur.
Armington*•†...Tazewell	See Bloomington.
Armstrong*•† .Vermilion	See Potomac.
Arrowsmith*•†...McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•†..... Iroquois	P. H. Carey.
Ashland*•†..... Cass	S. A. Shortt.
Ashley*•†.. .Washington	See Nashville.

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Town and County.	Name.
Ashton*†.....Lee	See Dixon.
Assumption*†..Christian	See Pana.
Astoria*† .....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Platt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†.....Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*† .....Kane	H. N. JONES.
Beardstown*† .....Cass	R. R. HEWITT.
Beason*†.....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT.
Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	W. W. WOOD.
Bement*†.....Piatt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*† .....Edwards	See Mt. Carmel.
Bowen*†.....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*†.....Clinton	See Carlyle.
Brighton*† .....Macoupin	D. D. Goodell.
Brimfield*†..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† .....Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
▲Cairo*† .....Alexander	GREEN & GILBERT.
▲Cambridge*†..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†..Jackson	See Murphysboro.
Camp Point*†.....Adams	Orrin Dilley.
Canton*† .....Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	M. P. Murray.
Carlock*†.....McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N Finney.
▲Carrollton*† .....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*†.....Clark	N. L. SCRANTON.
Cedarville*† . Stephenson	Henry Richard.
Centralia*†.....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† .... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	▲ZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co.
" ..... "	FRANK H. LENNARDS, 510 Chamber of Commerce Bldg. Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	See Paris.
Cisco*† ....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City*†.....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS
Collison*†.....Vermilion	See Danville.
Compton*† .....Lee	See Paw Paw.
Cooksville*† ....McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Spiga*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†. .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*†. .....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†...Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*† .....Iroquois	See Watseka.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Danvers*†.....McLean	See Bloomington.
▲Danville*†....Vermilion	TILTON & CUNDIFF.
Davis*†.....Stephenson	W. Ende.
▲Decatur*†.....Macon	OUTTEN & ROBY.
Deer Creek*†...Tazewell	See Tekin.
DeKalb*†..... ....DeKalb	A. G. KENNEDY.
DeLand*†.....Piatt	See Monticello.
Delavan*†.....Tazewell	J. O. Jones.
Des Plaines*†.....Cook	See Chicago.
Divernon*†.. Sangamon	See Springfield.
▲Dixon*†.....Lee	R. S. FARRAND.
Dongola*†..... Union	See Jonesboro.
Donovan*†.....Iroquois	See Watseka.
Downer's Grove*† .DuP.	M. Slusser.
Dundee*†.....Kane	W. G. Sutlin.
Dunlap*†.....Peoria	See Peoria.
DuQuoin*†.....Perry	R. W. S. WHEATLEY.
Durand*†....Winnebago	See Rockford.
Dwight*†.....Livingston	ROMBERGER & SMITH.
Earlville*†.....Lasalle	See Ottawa.
East Dubuque*†.Jo Dav.	See Galena.
East Lynn*† ..Vermilion	See Danville.
Easton*†.....Mason	See Havana.
East St. Louis*† .St.Clair	B. H. CANBY.
Edelstein*†..... Peoria	See Peoria.
Edinburg*†.... Christian	C. A. Prater.
▲Edwardsville*†..Madison	HADLEY & BURTON.
▲Effingham*† ..Effingham	S. F. GILMORE.
Elburn*†.....Kane	W. R. S. Hunter.
Eldorado*†.....Saline	J. C. Burnett.
Elgin*†.....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*†...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• ..Hardin	John C. Oxford.
Elkhart*†..... Logan	See Lincoln.
Elliott*†.....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*†.....McLean	See Bloomington.
Elmhurst*†.....DuPage	George Sawin.
Elmwood*†.....Peoria	M. R. Sturtevant.
El Paso*† .....Woodford	J. I. KERR.
Emden*†.....Logan	See Lincoln.
Enfield*†..... White	John N. Wilson.
Englewood*†..... Cook	See Chicago.
Equality*†.....Gallatin	C. W. Wiedeman.
Erie*†.....Whiteside	William H. Allen.
Essex*†.....Kankakee	A. Gregson.
▲Eureka*†.....Woodford	W. H. FOSTER.
Evanston*†..... Cook	See Chicago.
Evansville*†.. Randolph	William M. Schuwerk.
Fairbury*†...Livingston	CARRITHERS & AGARD.
▲Fairfield*†..... Wayne	CREIGHTON & THOMAS.
Fairland*†.....Douglas	See Tuscola.
Fairmount*†..Vermilion	See Danville.
Fairview*†.....Fulton	James Ten Eyck.
Farina*†.....Fayette	A. T. Brasel.
Farmer City*†...DeWitt	HERRICK & HERRICK.
Farmersville*†..Montg'y	See Springfield.
Farmington*†....Fulton	A. A. Luckey.
Fillmore*†..Montgomery	See Hillsboro.
Findlay*†.....Shelby	C. W. Fall.
Fisher*†.....Champaign	H. S. Kelley.
Fithian*†.....Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*†.....Clay	Hoff & Hoff.
Foosland*†..Champaign	George A. De Long.
Forest City*†.....Mason	See Havana.
Forrest*†....Livingston	See Pontiac.
Forreston*†.....Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*†.....Morgan	See Jacksonville.
Franklin Grove*†....Lee	See Dixon.
▲Freeport*†...Stephenson	H. C. HYDE.
Fulton*† .....Whiteside	C. C. McMahon.
Galatia*† .....Saline	A. E. Somers.
▲Galena*† .....Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*†.....Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*†.....Henry	N. F. ANDERSON.
Gardner*†.....Grundy	See Morris.
Geneseo*† ..... Henry	GEORGE W. SHAW.
▲Geneva*† .....Kane	W. J. BROWN.
Genoa*†.....De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*†..... Ford	LESLIE A. CRANSTON.
Gifford*†.....Champaign	See Fisher.
Gillespie*†.....Macoupin	See Carlinville.
Gilman*† ..... Iroquois	C. N. Saum.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*† ..... Adams	See Quincy.
Goodhope*† McDonough	See Macomb.
Grafton*† .....Jersey	See Jerseyville.
Grandridge*†.....Lasalle	See Ottawa.
Grant Park*• ..Kankakee	E. H. BUCK.
Grayslake*† ..... Lake	See Libertyville.
Grayville*† .....White	T. G. Parker.
Greenfield*†.....Greene	BANDY & SULLIVAN.
Greenup*†. Cumberland	W. H. McDonald.

Town and County.	Name.
Green Valley....Tazewell	See Pekin.
Greenview*†.....Menard	R. L. Walker.
▲Greenville*†.....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† .....McLean	C. M. Coyle.
Griggsville*† .....Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*† .....Ford	See Gibson City.
Hamilton*† .... Hancock	J. L. Miller.
Hammond*† .....Piatt	See Monticello.
Hamphire*† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selley.
Harlem .....Cook	See Oak Park.
▲Harrisburg*† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*†.....McHenry	A. W. Young.
Harvel*† ...Montgomery	See Springfield.
Harvey*† .....Cook	I. J MOUSER.
▲Havana*† .....Mason	LYMAN LACEY, JR.
Hebron*†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*† .....Marshall	Fred S. Potter.
Herrick*† .....Shelby	J. D. Burrus.
Herrin* .....Williamson	See Marion.
Herscher*†....Kankakee	See Kankakee.
Heyworth*† .....McLean	See Bloomington.
Highland*†.....Madison	Timothy Gruaz.
Highland Park*† ...Lake	K. R. Smoot.
▲Hillsboro*†.Montgomery	AMOS MILLER.
Hinckley*†.....DeKalb	See Aurora.
Hindsboro*† ....Douglas	See Tuscola.
Holcomb*†.....Ogle	C. E. Oakes.
Homer*†.....Champaign	R. C. Wright.
Hoopeston*†..Vermilion	DYER & WALBRIDGE.
Hopedale*†.....Tazewell	See Pekin.
Hume*† .....Edgar	T. J. Coffman.
Huntley*†.....McHenry	See Woodstock.
Hutsonville*† .Crawford	See Robinson.
Hyde Park*† ..... Cook	See Chicago.
Illopolis*†....Sangamon	S. P. Williams.
Ipava*† ..... Fulton	W. A. Babcock.
Irving*†....Montgomery	See Hillsboro.
Iuka*† .....Marion	See Salem.
Ivesdale*†....Champaign	See Monticello.
▲Jacksonville*† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*†.....Jersey	H. W. Pogue.
▲Joliet*† .....Will	CHARLES DORRANCE DI BELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*† .....Union	Karraker & Lingle.
Joy*† ..... Mercer	See Aledo.
Kane*† .....Greene	See Carrollton.
▲Kankakee*†...Kankakee	H. K. WHEELER.
Kansas*† .....Edgar	E. G. Rose.
Keithsburg*† ....Mercer	M. T. Kirkpatrick.
Kenney*† .....DeWitt	Scroggin & Co.
Kewanee*†.....Henry	CHAS. K. LADD.
Kings*† .....Ogle	See Rochelle.
Kingston*† .....DeKalb	See DeKalb.
Kinmundy*† .....Marion	John F. Donovan.
Kirkland*†.....DeKalb	See Genoa.
Kirkwood*† .....Warren	George M. Nixon.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*†.....Marshall	E. D. RICHMOND
Ladd*† .....Bureau	J. W. BLEE.
Lafayette*† .....Stark	See Toulon.
Lagrange*†.....Cook	D. B. Lyman
Laharpe*† .....Hancock	L. S. McCrory.
La Moille*†.....Bureau	H. A. Stanard.
Lanark*† .....Carroll	C. W. Middlekauff.
La Rose*†.....Marshall	R. M. Barnes.
Lasalle*† .....Lasalle	DUNCAN & DOYLE.
Latham*† .....Logan	F. A. Gassaway.
▲Lawrenceville*† Lawr'ce	C. J. BORDEN.
Leaf River*†..... ..Ogle	George E. Johnson.
Lebanon*..... St. Clair	H. H. HORNER.
Leland*†..... Lasalle	A. A. Clapsaddle.
Lemont*† .....Cook	Frank W. Welch.
Lena*†.....Stephenson	A. J. Clarity.
Leroy*† .....McLean	OWEN & OWEN.
▲Lewistown*† .....Fulton	HARRY M. WAGGONER.
Lexington*†.....McLean	A. B. Davidson.
Libertyville*† .....Lake	Paul MacGuffin.
▲Lincoln*† .....Logan	OSCAR ALLEN.
Litchfield*† Montgomery	McWILLIAMS & SONS.
Little York*†....Warren	See Monmouth.
Loami*† .....Sangamon	D. I. Staley.
Lockport*† .....Will	C. B. CHEADLE.
Loda*† .....Iroquois	Nathan P. Goodell.
London Mills*†...Fulton	M. T. Robinson.
Longview*†. Champaign	See Champaign.
Lostant*† .....Lasalle	G. F. Bell.
▲Louisville*† .....Clay	John R. Bonney.
Lovington*†.....Moultrie	A. W. Lux.
Ludlow *†....Champaign	W. C. Smith.
Mackinaw*†.....Tazewell	See Pekin.
▲Macomb*† ..McDonough	NEECE & SON.
Macon*† ..... Macon	See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Manomet*† ..Champaign	See Champaign.
Makanda*† .....Jackson	See Murphysboro.
Malta*† .....DeKalb	D. F. Pease.
Manchester*† .....Scott	See Bluffs.
Manhattan*† .....Will	See Joliet.
Manito*† .....Mason	J. A. McComas.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† ...Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Elburn.
Maquon*† .....Knox	E. L. Swigart.
Marengo*† .....McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† .....St. Clair	R. S. Hamilton.
Maroa*† .....Macon	B. F. Shipley.
Marseilles*† .....Lasalle	See Ottawa.
▲Marshall*† .....Clark	J. W. GRAHAM.
Martinsville*† .....Clark	H. Gasaway.
Marysville.....Vermilion	See Potomac.
Mascoutah*† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*† .....Coles	ISAAC B. CRAIG.
Maywood*† .....Cook	See Oak Park.
Mazon*† .....Grundy	See Morris.
McHenry*† ....McHenry	H. C. Mead.
McLean*† .....McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg* ...Sang'n	See Springfield.
Media*† .....Henderson	See Stronghurst.
Medora*† .....Macoupin	J. W. Kitzmiller.
Melrose Park*† ....Cook	See Oak Park.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† .....Morgan	See Jacksonville.
Metamora*† ...Woodford	A. R. Rich.
▲Metropolis City*† Massac	COUTNEY & HELM.
Milford*† .....Iroquois	Frank Harry.
Milledgeville*† ... Carroll	See Mount Carroll.
Millington*† .....Kendall	See Aurora.
Milton* .....Pike	N. A. Thornton.
Minier*† .....Tazewell	See Pekin.
Minonk*† .....Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† .....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McENIRY & McENIRY.
Momence*† ...Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† .....Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	LODGE, HICKS & LODGE.
▲Morris*† .....Grundy	SANFORD BROS.
▲Morrison*† ....Whiteside	L. T. STOCKING.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .....Carroll	D. ALLEMAN.
Mt. Morris*† .....Ogle	John Weller.
Mt. Olive*† ....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† .....Brown	Hubbard & Reid.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C SHIELDS.
▲Murphysboro*† .Jackson	G. W. ANDREWS.
Naperville*† .....Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*† ..... Hancock	G. A. RITTER.
Nebo*† .....Pike	I. J. Dyer.
Neoga*† ....Cumberland	See Toledo.
Neponset*† .....Bureau	See Kewanee.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin*† ..Sangamon	W. M. Warren.
New Boston*† .....Mercer	M. Chamberlain.
New Holland*† ....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† ..Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† .Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† .....White	W. N. Green.
No. Henderson*† Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† .....Coles	J. H. Winkler.
Oak Park*† .....Cook	J. A. BALDWIN.
Oblong*† .....Crawford	See Robinson.
Odell*† .....Livingston	J. D. Pound.
Ogden*† .....Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† .....Richland	R. B. Witcher.
Onarga*† .....Iroquois	E. W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ..Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† .....Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.

Town and County.	Name.
Palatine*† .....Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† .....Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*† .....Sangamon	J. R. Kincaid.
Paw Paw*† .....Lee	C. F. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl† .....Pike	See Milton.
Pearl City*† .Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WILLIAM A. POTTS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† .....Will	Michael Collins.
Perry* .....Pike	G. W. Hinman.
Peru*† .....Lasalle	F. T. BEERS.
▲Petersburg*† .....Menard	T. W. McNEELY.
Philo*† ..... Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† .....Ford	See Paxton.
▲Pittsfield*† .....Pike	EDWARD DOOCY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† ..... Kendall	E. W. FAXON.
Pleasant Plains*† Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† .....Livingston	R. S. McILDUFF.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† ....Vermilion	See Danville.
Prairie City*† McDon'gh	E. A. BOYNTON.
▲Princeton*† .....Bureau	CAIRO A. TRIMBLE.
Princeville*† .....Peoria	See Peoria.
Prophetstown*† Whites'c	H. H. Waite.
Pullman*† .....Cook	See Chicago.
▲Quincy*† .....Adams	HAMILTON & WOODS. Refer to First National and Hickes National banks.
Ramsey*† .....Fayette	See Vandalia.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	Thomas J. Roth.
Raritan*† .....Henderson	See Stronghurst.
Ravenswood*† .....Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ....McHenry	See Woodstock.
Richview*† Washington	Geo. T. Hodge.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† .....Gallatin	W S. Phillips.
Roanoke*† ....Woodford	See Eureka.
Roberts*† .....Ford	See Paxton.
▲Robinson*† ....Crawford	PARKER & CROWLEY.
Rochelle*† .....Ogle	D. W. Baxter.
▲Rockford*† ..Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† .....Cook	J. J. Barbour.
Roodhouse*† .....Greene	D. J. Sullivan.
Roscoe*† .... Winnebago	See Poplar Grove.
Roseland† .....Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† .....Vermilion	W. R. Redden.
▲Rushville*† .....Schuyler	GLASS & BOTTENBERG.
Rutland*† .....Lasalle	See Ottawa.
Sadorus*† ....Champaign	See Tolono.
▲Salem*† .....Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	S. B. STINSON.
San Jose*† .....Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† .....Carroll	See Lanark.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Secor*† .....Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona.....DeKalb	See Sycamore.
Shannon*† .....Carroll	See Lanark.
▲Shawneetown*† Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† .....Macoupin	J. M. Hampton.
Sidell*† .....Vermilion	L. E. Conner.
Sidney*† .....Champaign	See Champaign.
Sigel*† .....Shelby	E. Kunkler.
Smithfield*† .....Fulton	See Lewistown.
Smithshire*† .... Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sorento*† ..... Bond	See Greenville.
South Chicago*† ... Cook	See Chicago.
South Evanston*† .. Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton*..... White	W. C. Ingram.
¶▲Springfield*† Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*† .. Bureau	WILLIAM HAWTHORNE.
Stanford*† ..... McLean	See Bloomington.
Staunton*† .... Macoupin	R. E. DORSEY.
St. Anne*† .... Kankakee	W. G. Brooks.
St. Charles*† ..... Kane	CHARLES A. MILLER.
St. Elmo*† ..... Fayette	See Vandalia.
St. Francisville*† Lawrence	See Lawrenceville.
St. Joseph*† . Champaign	See Champaign.
Sterling*† .... Whiteside	I. L. WEAVER.
Stewardson*† ..... Shelby	Boggs & McDaniel.
Stillman Valley*† ... Ogle	See Byron.
Stockton*† ... Jo Daviess	W. S. Eaton.
Stone Fort*† ..... Saline	L. E. Barker.
Stonington*† .. Christian	See Taylorville.
Streator*† ..... Lasalle	P. J. LUCEY.
Stronghurst*† Henderson	R. F. Robinson.
Sublette*† ..... Lee	See Paw Paw.
▲Sullivan*† ..... Moultrie	EDEN, MARTIN & EDWARDS
Sumner*† ..... Lawrence	Lewis & Sumner.
▲Sycamore*† ..... DeKalb	CARNES & DUNTON.
Table Grove*† .... Fulton	William S. Hipsley.
Tallula*† ..... Menard	J. J. Baker.
Tamaroa*† ..... Perry	See DuQuoin.
Tampico*† .... Whiteside	See Morrison.
▲Taylorville*† ... Christian	J. C. McBRIDE.
Thawville*† ..... Iroquois	See Watseka.
Thomasboro*† Champa'n	See Champaign.
Tinley Park*† ... Cook	See Chicago.
Tiskilwa*† ..... Bureau	See Princeton.
▲Toledo*† .... Cumberland	CHARLES M. CONNOR.
Tolono*† ..... Champaign	W. A. Perkins.
Toluca*† ..... Marshall	See Lacon.
Tonica*† ..... Lasalle	Gunn & Gunn.
▲Toulon*† ..... Stark	Allen P. Miller.
Tremont*† ..... Tazewell	See Pekin.
Trenton*† ..... Clinton	W. S. Louden.
Triumph*† ..... Lasalle	See Mendota.
Troy*† ..... Madison	See Edwardsville.
▲Tuscola*† ..... Douglas	ROY F. HALL.
Union Hill*† ... Kankakee	See Kankakee.
▲Urbana*† .... Champaign	JOHN J. REA.
Utica*† ..... Lasalle	J. B. Cunniff.
▲Vandalia*† ..... Fayette	S. A. PRATER.
Varna*† ..... Marshall	See Lacon.
Vermont*† ..... Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† ..... Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*† ..... Johnson	Whitnell & Gillespie.
Viola*† ..... Mercer	See Aledo.
Virden*† ..... Macoupin	H. C. Simons.
▲Virginia*† ..... Cass	R. W. MILLS.
Waggoner*† Montgom'ry	George Richardson.
Walnut*† ..... Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† ..... Jo Daviess	W. H. Glasgow.
Warrensburg*† ... Macon	See Decatur.
Warsaw*† ..... Hancock	W. N. GROVER.
Washburn*† .. Woodford	George P. Gill.
Washington*† .. Tazewell	John W. Dougherty.
Wataga*† ..... Knox	See Galesburg.
▲Waterloo*† ..... Monroe	JOSEPH W. RICKERT.
Waterman*† .... De Kalb	See Sycamore.
▲Watseka*† ..... Iroquois	A. F GOODYEAR.
▲Waukegan*† ..... Lake	PERRY L. PERSONS.
Waverly*† ..... Morgan	Hamilton & Etter.
Waynesville*† ... De Witt	See Clinton.
Weldon*† ..... De Witt	See Clinton.
Wellington*† ... Iroquois	See Watseka.
Wenona*† ..... Marshall	J. H. Jackson.
West Brooklyn*† .... Lee	See Paw Paw.
West Chicago*† .. Du Page	C. D. Clark.
Westfield*† ..... Clark	J. D. Hemphill.
West Pullman*† .... Cook	See Chicago.
West Salem*† .. Edwards	See Albion.
▲Wheaton*† ..... Du Page	WILLIAM NUNN.
White Hall*† ..... Greene	Mark Meyerstein.
Williamsfield*† ..... Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† ..... Shelby	Amos Walker.
Winnetka*† ..... Cook	Carlton Prouty.
Winslow*† ... Stephenson	See Freeport.
Woodhull*† ..... Henry	W. W. White.
▲Woodstock*† .. McHenry	V. S. LUMLEY.
Wyanet*† ..... Bureau	See Princeton.
Wyoming*† ..... Stark	Frank Thomas.
Xenia*† ..... Clay	W. S. Morgan.
Yates City*† ..... Knox	See Galesburg.
▲Yorkville*† ..... Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† ..... Fulton	See Rochester.
Albany*† ..... Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† ... Madison	SHANNON & RIZER.
Ambia*† ..... Benton	W. Lee Bartlett.
▲Anderson*† .... Madison	WILLIAM S. DIVEN.
▲Angola*† ..... Steuben	BEST, BRATTON & YOTTER
Arcadia*† ..... Hamilton	Thomas J. Bishop.
Argos*† ..... Marshall	John R. Jones.
Ashley*† ..... Steuben	Thomas Wichwire.
Atlanta*† ..... Hamilton	See Cicero.
Attica*† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† ..... De Kalb	ROBY & HARPER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† ..... Lawrence	BROOKS & BROOKS.
Bern*† ..... Adams	Kelly & Moran.
▲Bloomfield*† ..... Greene	CAVINS & HENDERSON.
▲Bloomington*† ... Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*† ..... Warrick	ARMSTRONG & SHAFER.
Boswell*† ..... Benton	A. B. McAdams.
Bourbon*† ..... Marshall	J. D. Chaplin.
▲Brazil*† ..... Clay	RAWLEY & HUTCHISON.
Bremen*† ..... Marshall	S. J. Hayes.
Bristol*† ..... Elkhart	Harvey W. Kautz.
Brook*† ..... Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*† .. Jackson	APPLEWHITE & APPLEWHITE.
Butler*† ..... DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† ..... Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† ..... Perry	C. A. WEATHERS.
Carlisle*† ..... Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† ..... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† ..... Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† ..... Spencer	See Rockport.
Churubusco*† ... Whitley	John W. Orndorf.
Cicero*† ..... Hamilton	P. J. Faris.
Clarks Hill*† Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† .... Vermilion	J. A. Wittermood.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*† ..... Miami	Fred P. Clark.
Corunna*† ..... DeKalb	See Waterloo.
▲Corydon*..... Harrison	T. J. Wilson.
▲Covington*† ... Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*† . Jackson	H. H. Prince.
▲Crown Point*† ..... Lake	J. KOPELKE.
Culver*● ..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*† .... Delaware	J. M. Fenwich.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† .... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† .... Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† ..... Benton	Fraser & Isham.
East Chicago*† ..... Lake	J. B. F. SHOWALTER.
Eaton*† ..... Delaware	W. H. Younts.
Edinburg*† ..... Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† ..... Elkhart	J H. HALE.
Ellettsville*† .... Monroe	See Bloomington.
Elwood*† ..... Madison	WARD L. ROACH.
▲English*† ..... Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† .... Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*† .... Gibson	Mark L. Harris.
Fortville*† ..... Hancock	John C. Jenkins.
Fort Wayne*† ..... Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*† ..... Benton	FRAZER & ISHAM.
Francesville*† ... Pulaski	C. W. Barker.
▲Frankfort*† ..... Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† ..... Madison	J. O. Barrett.
Fremont*† ..... Steuben	J. G. Yeagley.

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Town and County.	Name.
Galveston*• † .....Cass	B. B. RICHARDS.
Garrett*• † .....De Kalb	H. W. MOUNTZ.
Gas City*• † .....Grant	Brandenburg & Linn.
Geneva*• † .....Adams	William Drew.
Goodland*• † .....Newton	J. W. Oswald.
▲Goshen*• † .....Elkhart	MILLER & DRAKE.
Gosport*• † .....Owen	E. S. Davis.
▲Greencastle*• † ...Putnam	S. A. HAYS.
▲Greenfield*• † ... Hancock	MARSH & COOK.
▲Greensburg*• † ...Decatur	JOHN W. HOLCOMB.
Greentown*• † ....Howard	Cooper & Somerville.
Greenwood*• † ...Johnson	J. F. Crawford.
Hagerstown*• † ....Wayne	B. F. Mason.
Hamilton*• † ..... Steuben	See Auburn.
Hammond*• † ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*• † Blackf'd	CANTWELL, CANTWELL & SIMMONS
Hebron*• † .....Porter	George C. Gregg.
Hillsboro*• † ....Fountain	John W. Newlin.
Hobart*• † .....Lake	J. H. Conroy.
Hope*• † ...Bartholomew	W. N. Aikin.
Huntingburg*• † .. Dubois	LEO H. FISHER.
▲Huntington*• † . Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*• ..... White	See Monticello.
¶▲Indianapolis*• † ..Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Collections a specialty.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142 We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*• † .....Boone	Wm. Darnell.
▲Jasper*• † .....Du Bois	Bretz & McFall.
▲Jeffersonville*• † ....Clark	S. S. JOHNSON.
Jonesboro*• † .....Grant	Henderson Oliver.
Kendallville*• † .....Noble	JAMES GRAVES.
▲Kentland*• † .....Newton	Cummings & Darroch.
Kewanna*• † .....Fulton	A. D. TONER, JR.
Kingman*• † .....Fountain	J. M. Wilkey.
Kirklin*• † .....Clinton	George T. Williams.
Knightstown*• † ....Henry	C. D. MORGAN.
▲Knox*• † .....Starke	PETERS & PETERS.
▲Kokomo*• † ..... Howard	J. W. COOPER.
Ladoga*• † ....Montgomery	M. M. Bachelder.
▲La Fayette*• † .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*• † .. Wabash	See Wabash.
▲Lagrange*• † ... Lagrange	R. D. MACHAN.
Lapel*• † ..... Madison	See Anderson.
▲La Porte*• † .....La Porte	M. E. LELITER.
Laurel*• † .....Franklin	See Brookville.
▲Lawrenceburg*• † Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*• † .....Boone	SAMUEL R. ARTMAN.
Lexington*• † .....Scott	See Scottsburg.
▲Liberty*• † ..... Union	Albert Davis.
Ligonier*• † ..... Noble	W. H. Wigton.
Lima*• † ..... Lagrange	See La Grange.
Linden*• † ...Montgomery	See Crawfordsville
Linton*• † .....Greene	DANIEL W. McINTOSH.
▲Logansport*• † .....Cass	GEORGE W. FUNK.
Loogootee*• † ..... Martin	Henry Wood.
Lowell*• † ..... Lake	S. C. Dwyer.
Lynn*• † ..... Randolph	See Winchester.
Macy*• † ..... Miami	See Peru.
▲Madison*• † ..... Jefferson	Judge W. T. FRIEDLEY.
Manilla*• † ..... Rush	George S. Jones.
Marengo*• † .....Crawford	See English.
▲Marion*• † .....Grant	GEORGE G. WHARTON.
Markle*• † .... Huntington	W. S. Smith.
Marshall*• † ..... Parke	See Rockville.
▲Martinsville*• † ...Morgan	Renner & McNutt.
Matthews*• ..... Grant	See Hartford City.
Medaryville*• † ....Pulaski	See Winamac.
Mentone*• † ....Kosciusko	J. F. Johnson.
Michigan City*• † .Laporte	J. H. ORR.
Middlebury*• † ....Elkhart	M. G. Hoover.
Middletown*• † .....Henry	E. L. Elliott.
Milan*• † ..... Ripley	See Lawrenceburg.
Milford*• † .....Kosciusko	T. C. McLaughlin.
Milroy*• † ..... Rush	See Rushville.
Mishawaka*• † . St. Joseph	E. Voll Bingham.
Mitchell*• † .....Lawrence	W. H. Edwards.
Monon*• † ..... White	J. G. YORK.
Monroeville*• † ..... Allen	E. W. Meeks.
Montezuma*• † .. ..Parke	F. L. Canine.
▲Monticello*• † ..... White	GUTHRIE & BUSHNELL.
Montpelier*• † ..Blackford	C. W. Kinnan.
Mooresville*• † ....Morgan	Jas. M. Bishop.
Morgantown*• † ..Morgan	John V. King.
Morocco*• † ..... Newton	Davis & Dunlap.
Morristown*• † ....Shelby	See Shelbyville.
Mount Vernon*• † ..Posey	E. M. SPENCER.
Mulberry*• † .....Clinton	W. H. Peter.
▲Muncie*• † .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*• † ..... Elkhart	G. M. NETERER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*• † .....Floyd	KELSO & KELSO.
New Carlisle*• † .St. Jos'ph	S. C. Lancaster.
▲New Castle*• † .....Henry	D. W. KINSEY.
New Harmony*• † ..Posey	PERCY WELCH.
New Palestine*• † Hancock	N. B. Bradenburgh.
New Paris*• † .....Elkhart	A. J. Pickering.
▲Newport*• † ...Vermilion	Conley and Whittock.
New Richmond*• † .M'tg'y	See Crawfordsville.
▲Noblesville*• † . Hamilton	GAVIN & DAVIS.
North Judson*• † ..Starke	G. T. Menish.
No. Manchester*• † W'b'sh	JAMES W. ARTHUR.
North Salem*• † .Hendr'ks	See Danville.
North Vernon*• † ..Jen'gs	LINCOLN DIXON.
Oakland City*• † .. Gibson	J. M. & S. L. Vandeveer.
Odon*• † ..... Daviess	H. H. Crooke.
Orleans*• † ..... Orange	Wright & Lingle.
Osgood*• † ..... Ripley	R. A. Creignile.
Otterbein*• † ..... Benton	Bode Lauvis.
Owensville*• † .... Gibson	A. W. Sprague.
Oxford*• † ..... Benton	See Fowler.
▲Paoli*• † ..... Orange	T. B. Buskirk.
Parker*• † .....Randolph	Thomas Condon.
Patriot*• † .....Switzerland	See Vevay.
Pendleton*• † .....Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph H. Sell.
Perrysville*• † . Vermilion	See Newport.
▲Peru*• † ..... Miami	NOTT N. ANTRIM.
▲Petersburg*• † ..... Pike	Posey & Chappell.
Pierceton*• † ...Kosciusko	J. H. Taylor.
Pine Village* ..... Warren	See Williamsport.
Pittsboro*• † ...Hendricks	J. M. Wells.
Plainfield*• † ...Hendricks	John Morgan.
▲Plymouth*• † .....Marshall	JOHN W. PARKS.
▲Portland*• † ..... Jay	HEADINGTON & WHITEMAN
Poseyville*• † ..... Posey	James Kilroy.
▲Princeton*• † .....Gibson	MILLER & MILLER.
Redkey*• † ..... Jay	George N. Edgar.
Remington*• † .....Jasper	Ira W. Yeoman.
▲Rensselaer*• † .....Jasper	JAMES H. CHAPMAN.
Reynolds*• † ..... White	See Monticello.
▲Richmond*• † ..... Wayne	A. M. GARDNER.
Ridgeville*• † ...Randolph	N. W. Ferguson.
▲Rising Sun*• † .....Ohio	W. W. Williams.
Roachdale*• † .....Putnam	See Greencastle.
Roann*• † ..... Wabash	D. VAN BUSKIRK.
Roanoke*• † ..Huntington	See Huntington.
▲Rochester*• † .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*• † .....Spencer	ZOERCHER & SAVAGE.
▲Rockville*• † ..... Parke	Elwood Hunt.
Rossville*• † .....Clinton	John C. Rogers.
Royal Center*• † ..... Cass	James M. Fry.
▲Rushville*• † ..... Rush	HOWARD E. BARRETT.
Russellville*• † ...Putnam	J. Burnside.
Russiaville*• † ....Howard	James W. Cooper.
▲Salem*• † .....Washington	P. N. Hostetter
▲Scottsburg*• † .....Scott	SHEA & STOREN.
Sellersburg*• † ..... Clark	See Jeffersonville.
Seymour*• † .....Jackson	SHEA & WOOD.
▲Shelbyville*• † .....Shelby	DOWNEY & MAJOR.
Sheridan*• † ....Hamilton	A. C. PEARSON.
Shipshewana*• † Lagrange	J. W. Nusbaum.

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Town and County.	Name.
Shirley*• † ..... Henry	Thomas J. De Mund.
Shoals*• † ..... Martin	J. T. Rogers.
Silver Lake*• †. Kosciusko	C. W. Shipley.
▲South Bend*• †. St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*• † Whitley	F. B. Moe.
▲Spencer*• †..... Owen	WILLIS HICKAM.
Spiceland*• † ..... Henry	H. G. Gergin.
St. Joe Station*• † DeKalb	See Auburn.
Star City*• † ..... Pulaski	See Winamac.
Stilesville* .... Hendricks	See Danville.
▲Sullivan*• †..... Sullivan	JOHN S. BAYS.
Summitville*• † .. Madison	W. S. Beeson.
Swayzee*• †..... Grant	Long & Cassell.
Syracuse*• † ... Kosciusko	Geo. W. Miles.
Tell City*..... Perry	John T. Patrick.
▲Terre Haute*• †..... Vigo	SAMUEL R. HAMILL.
Thorntown*• † .... Boone	See Lebanon.
▲Tipton*• † ..... Tipton	M. T. SHEIL.
Topeka*• †..... Lagrange	See Goshen.
Union City*• † .. Randolph	BELL & ROSS.
Upland*• † ..... Grant	See Marion.
▲Valparaiso*• †..... Porter	A. D. BARTHOLOMEW.
Veedersburg*• †. Fountain	A. Marshall.
▲Vernon*• †..... Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*• †..... Switzerland	Carroll S. Tandy.
▲Vincennes*• † . ..... Knox	JAMES W. EMISON.
▲Wabash*• † ..... Wabash	OLIVER H. BOGUE.
Wakarusa*• † .... Elkhart	S. C. Harrington.
Walkerton*• †.. St. Joseph	W. A. Dailey.
Wanatah*• †..... La Porte	E. J. Bower.
Warren*• † ... Huntington	L. L. Simons.
▲Warsaw*• † .... Kosciusko	J. D. WIDAMAN.
▲Washington*• † .. Daviess	OGDEN & INMAN.
Waterloo*• † ..... De Kalb	C. M. Phillips.
Waveland*• †Montgomery	Acker & Rosebaum.
Waynetown*• †M'tgomery	J. S. Zuck.
W. College Corner .. Union	See College Corner, Ohio.
Westfield*• † .... Hamilton	J. E. Hodgin.
West Lebanon*• †. Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*• †..... La Porte	Azariah Williams.
Whiting*• † ..... Lake	F. N. Gavit.
▲Williamsport*• †.. Warren	C. V. McAdams.
▲Winamac*• † ..... Pulaski	BURSON & BURSON.
▲Winchester*• †.. Randolph	CALDWELL & NICHOLS.
Windfall*• †..... Tipton	E. A. Mock.
Wingate*• † . Montgomery	See Crawfordsville.
Winslow*• † ..... Pike	M. M. Rice.
Wolcott*• † ..... White	George F. Baker.
Wolcottville*• †. Lagrange	Isaac Collins.
Worthington*• † .. Greene	W. L. RUDE.
Zionsville*• † ..... Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*• †Cherokee Nation	J. S. Truitt.
Ardmore*• † Chick's'w Na.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*• † Choctaw Nation	See South McAlester
Bristow..... Creek	See Stroud, Okl. Ter.
Caddo*• †.... Choctaw Na.	Charles R. McPherson.
Checotah*• †.... Creek Na.	See Muscogee.
Chelsea*• †.. Cherokee Na.	D. G. ELLIOTT.
Chickasha*• † Ch'k's'w Na.	R. D. WELBORNE.
Claremore*• † Cher'k'e Nr.	DAVENPORT & HALL.
Comanche*• †Ch'k's'w Na.	See Duncan.
Davis*• † .. Chickasaw Na.	H. W. Fielding.
Duncan*• †. Chickasaw Na.	Wolverton & March.
Durant*• †.. Choctaw Na.	See South McAlester.
Eufaula*• †. Creek Nation	E. I. O'Reilly.
Fairland*• † Cherokee Na.	See Claremore.
Holdenville*• †. Creek Na.	LAKE MOORE.
Lehigh*• †... Choctaw Na.	A. T. West.
Marietta*• †Chickasaw Na.	B. C. Logsdon.
Marlow*• † Chickasaw Na.	W. A. Proctor.
Miami*• † ..... Peoria Na.	H. H. McCluer.
Minco*• †.. Chickasaw Na.	R. Bond.
Muscogee*• †Creek Nation	T. A. SANSON, JR.
Nowata*• †. Cherokee Na.	W. A. CHASE.
▲Okmulgee*. Creek Nation	See Muscogee.
Pauls Valley*• †C'k's'w Na.	BLANTON & WOLFE.
Purcell*• †. Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*• †Ch'kasaw	See Marlow.
Ryan*• †... Chickasaw Na.	E. E. Morris.
▲S. McAlester*• †Ch't'w Na.	J. A. HALE.
Sapulpa*• †..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*. Cherokee Na.	John P. Buster.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*• †.... Creek Nation	Poe & Campbell.
Vinita*• † .. Cherokee Na.	W. H. KORNEGAY.
Wagoner*• † Creek Nation	Watts & Watts.
▲Wewoka*• †.. Seminole Na.	See Holdenville.
Wynnew'd*• † C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*• † ..... Hardin	J. S. Roberts.
Adair*• † ..... Adair	S. B. Gwin.
▲Adel*• † ..... Dallas	WHITE & CLARKE.
Afton*• † ..... Union	H. P. Armitage.
Ainsworth*• † Washington	See Washington.
Akron*• †..... Plymouth	M. A. Agnes.
▲Albia*• † ..... Monroe	W. A. NICHOL.
Alden*• †..... Hardin	Furry Bros.
Alexander*• † .... Franklin	See Hampton.
▲Algona*• †..... Kossuth	SULLIVAN & McMAHON
Allerton*• † ..... Wayne	D. D. Shirley.
▲Allison*• †..... Butler	W. S. Montgomery.
Almoral*• † ..... Delaware	See Manchester.
Alta*• † ..... Buena Vista	H. F. Schultz.
Altavista*• †... Chickasaw	See New Hampton.
Alton*• † ..... Sioux	G. W. Pitts.
Altoona*• † ..... Polk	See Des Moines.
Alvord*• ..... Lyon	J. D. Stewart.
Ames*• † ..... Story	G. A. Underwood.
▲Anamosa*• † ..... Jones	C. M. BROWN.
Anita*• †..... Cass	Walter E. Haynes.
Anthon*• †..... Woodbury	Walling & Olsson.
Aplington*• †..... Butler	F. B. Royce.
Arcadia*• †..... Carroll	See Carroll.
Archer*• † ..... O'Brien	See Primghar.
Arion*• †..... Crawford	See Charter Oak.
Arlington*• †..... Fayette	James Cooney.
Armstrong*• †.... Emmett	I. M. Pritchard.
Arthur*• † ..... Ida	See Ida Grove.
Ashton*• † ..... Osceola	See Sibley.
Atkins*• † ..... Benton	See Vinton.
▲Atlantic*• † ..... Cass	JAMES B. BRUFF.
▲Audubon*• †..... Audubon	MYERS & BLUME.
Aurelia*• † ..... Cherokee	T. B. Parker, Jr.
Aurora*• †..... Buchanan	See Independence.
Avoca*• †.. Pottawattamie	J. L. Blanchard.
Ayrshire*• †..... Palo Alto	See Emmetsburg.
Badger*• † ..... Webster	See Fort Dodge.
Bagley*• † ..... Guthrie	See Guthrie Center.
Bancroft*• † ..... Kossuth	P. M. Barslow.
Barnes*• † ..... Mahaska	E. B. Skinner.
Barnum*• †..... Webster	See Fort Dodge.
Bartlett*• † ..... Fremont	See Hamburg.
Batavia*• † ..... Jefferson	M. B. Sparks.
Battle Creek*• †..... Ida	H. L. Hastings.
Baxter*• † ..... Jasper	See Newton.
Bayard*• †..... Guthrie	M. J. Ballinan.
Beaconsfield*• †. Ringgold	See Mount Ayr.
Beaman*• † ..... Grundy	See Grundy Center.
▲Bedford*• †..... Taylor	FLICK & JOHNSTON
Belle Plaine*• †.... Benton	T. H. MILNER.
Bellevue*• † ..... Jackson	Cole & Cole.
Belmond*• † ..... Wright	BRADFORD KNAPP.
Bennett*• †..... Cedar	William Bierkamp.
Birmingham*• † Van Bur'n	W. S. Allen.
Blairsburg*• †... Hamilton	See Webster City.
Blairstown*• † ..... Benton	P. H. Lynch.
Blanchard*• † ..... Page	Frank Hooker.
Blencoe*• †..... Monona	See Onawa.
Blockton*• †..... Taylor	See Bedford.
▲Bloomfield*• †..... Davis	S. S. CARRUTHERS
Bode*• †..... Humboldt	See Humboldt.
Bonaparte*• †.. Van Buren	See Keokuk.
Bondurant*• †..... Polk	See Des Moines.
▲Boone*• † ..... Boone	WHITAKER & DALE.
Boyden*• † ..... Sioux	John Connell.
Braddyville*• † ..... Page	See Clarinda.
Bradgate*• †..... Humboldt	See Humboldt.
Brayton*• † ..... Audubon	James E. Bruce.
Breda*• †..... Carroll	See Carroll.
Bridgewater*• †..... Adair	See Greenfield.
Brighton*• †.. Washington	See Washington.
Bristow*• † ..... Butler	See Allison.
Britt*• †..... Hancock	John F. Thompson.
Brooklyn*• †.... Poweshiek	John F. Talbott.
Brush Creek..... Fayette	See Arlington.
Buffalo Cent'r*• †Win'b'go	Patterson & Gordon.
▲Burlington*• †. Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*• †..... Kossuth	See Algona.
Bussey*• †..... Marion	Theodore West.
Calamus*• †..... Clinton	See Clinton.
Callender*• †..... Webster	E. O. Fitz.
Calmar*• † .. Winneshiek	J. B. Kaye.
Calumet*• †..... O'Brien	See Primghar.
Cambridge*• †..... Story	M. M. Keller.
Cantril*• † ..... Van Buren	Henry T. Cox.
Carlisle*• † ..... Warren	See Indianola.
▲Carroll*• † ..... Carroll	F. M. POWERS.
Carson*• † Pottawattamie	Ira Stitt.
Cascade*• †..... Dubuque	J. C. Kelly.
Casey*• † ..... Guthrie	A. M. Fagan.
Castana*• † ..... Monona	B. G. Davis.
Cedar Falls*• †Black Hawk	V. LYNGBY.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*•†.....Linn	H. C. Pruity.
▲Centerville*•†.Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†.....Floyd	J. W. BROWN.
Charlotte*•† .....Clinton	See Lyons.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth*†.....Sioux	See Hawarden.
Chelsea*•†.....Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS McCULLA.
Chester*•† .....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•†.....Wright	NAGLE & NAGLE.
Clarksville*•† .....Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•†.....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*•†.....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Colfax*•† .....Jasper	B. V. Draper.
College Springs* ....Page	J. R. Priest.
Collins*•† .....Story	See Rhodes.
Colo*•†.....Story	See Nevada.
Columbus Junc.*•†Louisa	F. M. MOLSBERRY.
Conrad*•† .....Grundy	W. A. Eckles.
Conway*•† .....Taylor	A. A. Leachey.
Coon Rapids*•†...Carroll	J. W. Lee.
▲Corning*•† .....Adams	F. C. OKEY.
Correctionville*•† Wo'd'y	Earl Edmunds.
Corwith*•†.....Hancock	C. R. Wood.
▲Corydon*•† .....Wayne	HART & POSTON.
▲Council Bluffs*•†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*•† Wash'n	See Washington.
▲Cresco*•† .....Howard	REED & REED.
▲Creston*•† .....Union	SULLIVAN & SULLIVAN.
Crystallake* .....Hancock	See Garner.
Cumberland*•†.....Cass	Curtis, Follett & Curtis.
Curlew*•† .....Palo Alto	See Emmetsburg.
Cushing*•† ....Woodbury	See Holstein.
Cylinder*•†.....Palo Alto	See Emmetsburg.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*•† ...Dallas	See Adel.
Dana*•† .....Greene	See Jefferson.
Danbury*•† ...Woodbury	C. W. Piersol.
Danville*•†...Des Moines	See Burlington.
▲Davenport*•† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*•†.....Decatur	J. H. Kling.
Dayton*•† .....Webster	J. H. Lindberg.
Decatur*•† .....Decatur	JOHN S. SHIELD.
▲Decorah*•† ..Winneshiek	H. F. BARTHELL.
Dedham*•†.....Carroll	See Carroll.
Deep River*•†.Poweshiek	See Montezuma.
Defiance*•† .....Shelby	See Harlan.
Delhi*•†.....Delaware	E. C. Perkins.
Delmar*•† .....Clinton	See Lyons.
Delta*•† .....Keokuk	See Sigourney.
▲Denison*•† .....Crawford	J. P. CONNER.
Derby*•†.....Lucas	J. A. Penick.
¶▲Des Moines*•†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*•† .....Dallas	See Adel.
De Witt*•† .....Clinton	R. B. WOLFE.
Dexter*•† .....Dallas	E. T. Short.
Diagonal*•† .....Ringgold	E. H. Stringham.
Dickens*•† .....Clay	T. J. O'Donnell.
Dixon*•† ..... Scott	See Wheatland.
Doliver ..... Emmet	See Armstrong.
Donnellson*•†.....Lee	See Fort Madison.
Doon*•† .....Lyon	John P. Tinley.
Dow City*•†.....Crawford	See Denison.
Dows*•†.....Wright	I. C. Fenninger.
▲Dubuque*•† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*•†.....Butler	See Allison.
Duncombe*•†....Webster	See Ft. Dodge.
Dunkerton*•† Blackhawk	See Waterloo.
Dunlap*•† .....Harrison	Stanley E. Wilmot.
Durant*•† .....Cedar	D. H. Smoke.
Dyersville*•†....Dubuque	A. M. UTT.
Dysart*•† .....Tama	See Vinton.
Eagle Grove*•†....Wright	SYLVESTER FLYNN.
Earlham*•† .....Madison	C. B. Johnson.
Earling*•† .....Shelby	See Harlan.
Earlville*•† .....Delaware	W. I. Millen.
Early*•† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*•† .....Wapello	W. R. Nelson.
Edgewood*•†.....Clayton	L. B. Blanchard.
Elberon*•† .....Tama	E. P. Scrable.
Eldon*•† .....Wapello	J. E. Varnum.
▲Eldora*•†.....Hardin	H. L. HUFF.
Eldridge*•† .....Scott	See Davenport.
Elgin*•† ..... Fayette	L. J. Paldo.
▲Elkader*•† ..... Clayton	W. A. Preston.
Elkport*•†..... Clayton	See Elkader.
Elliott*•† ...Montgomery	T. W. Craig.
Ellston*•† ..... Ringgold	See Diagonal.
Ellsworth*• ....Hamilton	See Webster City.
Elma*•† .....Howard	H. L. Spaulding.
Emerson*•†.....Mills	See Carson.
▲Emmetsburg*•† Palo Alto	THOMAS O'CONNOR.
Epworth*•†.... Dubuque	See Dubuque.
Essex*•† ..... Page	John S. Holland.
▲Estherville*•†.....Emmet	MYERLY & BEVAN.
Everly*•† ..... Clay	M. Fell.
Exira*•†..... Audubon	W. R. Copeland.
Fairbank*•†.....Buchanan	See Independence.
▲Fairfield*•†..... Jefferson	ROLLIN J. WILSON.
Farley*•† ..... Dubuque	See Dyersville.
Farmington*•†Van Buren	W. D. McCORMICK.
Farnhamville*•† Calhoun	See Rockwell City.
Farragut*•† .... Fremont	See Hamburg.
Fayette*•†.....Fayette	T. D. Peterman.
Fenton ..... Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*•†..... Floyd	See Charles City.
Fonda*•†.....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*•†..... Adair	Charles T. Launder.
▲Forest City*•†Winnebago	BUTLER & HATCH.
Ft. Atkinson*•†Win'esh'k	See Decorah.
▲Fort Dodge*•†...Webster	FARRELL & PRICE.
▲Fort Madison*•†..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*•†..... Monroe	See Albia.
Fostoria*•..... Clay	See Spencer.
Fredericksb'g*•† Chick'w	See New Hampton.
Fremont*•†..... Mahaska	See Oskaloosa.
Galt*•†..... Wright	See Clarion.
Galva*•† ..... Ida	C. B. Mote.
Garden Grove*•. Decatur	S. H. Amos.
Garner*•†..... Hancock	Ramsey & Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•† ..... Tama	R. P. Fitzgerald.
George*•†..... Lyon	L. Vogt.
Germania*•†.....Kossuth	E. O. Fitz.
Gilman*•†..... Marshall	See Marshalltown.
Gilmore City*•†Pocahon's	L. E. England.
Gladbrook*•† ..... Tama	G. L. Wilbur.
▲Glenwood*•†..... Mills	E. B. WOODRUFF.
Glidden*•†..... Carroll	K. W. Marean.
Goldfield*•†..... Wright	W. C. Dewel.
Goodell*•†..... Hancock	W. O. Butterfield.
Gowrie*•† ..... Webster	J. Y. STIER.
Graettinger*•†..Palo Alto	See Emmetsburg.
Grafton*•†..... Worth	See Northwood.
Grand Junction*•†Greene	W. W. Turner.
Grand River*•†...Decatur	See Leon.
Granville*•†..... Sioux	See Orange City.
Gravity*•† ..... Taylor	Charles Morris.
Gray*•..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•† ..... Butler	E. W. Soesbe.
▲Greenfield*•†..... Adair	J. A. STOREY.
Grimes*•†..... Polk	See Des Moines.
Grinnell*•†....Poweshiek	HAINES & LYMAN.
Griswold*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*•†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*•†Guthrie	JOHN W. FOSTER.
Guttenburg*• .... Clayton	W. C. Lewis.
Halbur*•†..... Carroll	See Carroll.
Hamburg*•†.....Fremont	Hammond & Stevens.
▲Hampton*•†..... Franklin	JOHN M. HEMINGWAY.
Hancock*•†Pottaw'tomie	See Avoca.
Hanlontown..... Worth	See Northwood.
Hardy*•† ..... Humboldt	See Livermore.
▲Harlan*•†..... Shelby	T. R. MOCKLER.
Harper*•†..... Keokuk	See Sigourney.
Harris*•†..... Osceola	Dean & Belknap.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*•†.....O'Brien	J. T. CONN.
Hastings*•†..... Mills.	See Glenwood.
Havelock*•†..Pocahontas.	See Pocahontas.
Hawarden*•†.....Sioux	JOHN B. VAN DYKE.
Hawkeye*•†.....Fayette	Y. E. Dibble.
Hayfield*†.....Hancock	See Garner.
Hazleton*•† ... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•†.....Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•†.....Sioux	See Sheldon.
Humboldt*•† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†.....Wayne	Poston & Aten.
Huntington..... Emmet	See Armstrong.
▲Ida Grove*•†.....Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•† Bucha'n	COOK & LEACH.
▲Indianola*•†.....Warren	O. C. BROWN.
Inwood*•†.....Lyon	See Rock Rapids.
Ionia*•†..... Chickasaw	See New Hampton.
Iowa City*•†.....Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*•†....Hardin	A. M. BRYSON.
Ireton*•†.....Sioux	S. H. Carr.
Irwin*•†.....Shelby	See Harlan.
Jamaica*..... Guthrie	See Perry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†.....Greene	OWEN LOVEJOY.
Jesup*•†.....Buchanan	James Dalton.
Jewell*.....Hamilton	J. M. Blake.
Jolley*•†..... Calhoun	See Rockwell City.
Kalona*•†....Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•†..... Hamilton	See Webster City.
Kellerton*•†.... Ringgold	W. W. Peasley.
Kellogg*•†..... Jasper	E. M. Ives.
Kensett*•†.....Worth	See Northwood.
Kent*•†.....Union	See Creston.
▲Keokuk*•† .....Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*•†.Van Buren	W. B. COLLINS.
Keota*•†.....Keokuk	See Sigourney.
Keswick*•†.....Keokuk	See Sigourney.
Keystone*•†..... Benton	See Blairstown.
Kingsley*•†....Plymouth	John M. Wormley.
Kiron*.....Crawford	See Denison.
Kirkman*•†..... Shelby	See Harlan.
Klemme*•†..... Hancock	See Garner.
Knowlton*•†.... Ringgold	See Blockton.
▲Knoxville*•†.....Marion	G. W. Crozier.
Lacona*•†.....Warren	See Indianola.
Ladora*•†.....Iowa	See Marengo.
Lake City*•†.....Calhoun	HUTCHISON & JACOBS.
Lake Mille*•†.Winnebago	L. W. Torgeson.
Lake Park*•†..Dickinson	W. S. King.
Lake View*•†..... Sac	See Sac City.
Lamoni*•†.....Decatur	R. P. Allen.
Lamont*•†.....Buchanan	See Independence.
Lamotte*•†.....Jackson	See Maquoketa.
Lansing*•.....Allamakee	J. H. Trewin.
La Porte City*•†Bl'k H'wk	S. T. Mears.
Larchwood*•† ..... Lyon	W. T. Ryan.
Larrabee*•†.....Cherokee	A. R. Molyneux.
Latimer*•†.....Franklin	See Hampton.
Laurens*•†....Pocahontas	J. H. ALLEN.
Lawler*•†.....Chickasaw	Wm. H. Parker.
Ledyard*•†.....Kossuth	See Algona.
Leedse†..... Woodbury	See Sioux City.
Lehigh*•†..... Webster	G. D. Thompson.
▲Le Mars*•†.....Plymouth	E. T. BEDELL.
Lenox*•†.....Taylor	A. J. Johnson.
▲Leon*•†.....Decatur	HARVEY & PARRISH.
Leroy*•†.....Decatur	See Leon.
Lester* •.....Lyon	J. L. Mitchell.
Letts*•†..... Louisa	P. T. McVay.
Lewis*•†.....Cass	F. J. Macomber.
Lime Spring*•†...Howard	F. M. CLARK.
Linden*•†.....Dallas	See Adel.
Linerville*•†.....Wayne	J. F. Duff.
Linn Grove*•†Buena Vista	C. L. Ward.
Lisbon*•†.....Linn	W. M. Whittemore.
Liscomb*•†.....Marshall	See Marshalltown.
Little Rock*•†.....Lyon	See Rock Rapids.
Little Sioux*....Harrison	L. H. Bassett.
Livermore*•† ..Humboldt	F. M. Miles.
▲Logan*•†.....Harrison	L. R. BOLTER & SONS.
Lohrville*•†.....Calhoun	William Towers.
Lone Rock.....Kossuth	See Algona.
Lone Tree*•† ....Johnson	See Iowa City.
Lorimor*•†..... Union	Wisdom & Shatto.
Lost Nation*•†....Clinton	See Lyons.
Lovilia*•†.....Monroe	See Albia.
Lowden*•†.....Cedar	D. D. McGillivray.
Lucas*•†.....Lucas	J. C. Baker, Jr.
Lu Verne*•†.....Kossuth	Charles W. Goodwin.
Lynnville*•†.....Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*•†.....Clinton	W. H. CHILDS.
Macedonia*•† Pot'w't'mie	J. C. Rayburn.
Madrid*•†.....Boone	J. W. Near.
Magnolia*.....Harrison	See Logan.
Malcolm*•†....Poweshiek	H. E. Boyd.
Mallard*•†.....Palo Alto	See Emmetsburg.
Malvern*•†..... Mills	D. E. WHITFIELD.
▲Manchester*•†..Delaware	BRONSON & CARR.
Manilla*•†.....Crawford	See Denison.
Manly*.....Worth	See Northwood.
Manning*•†.....Carroll	DOUGLAS ROGERS.
Manson*•†.....Calhoun	B. B. FOSTER.
Mapleton*•†.....Monona	Chrisman & Chrisman.
▲Maquoketa*•†....Jackson	C. W. FARR.
Marathon*•†. Buena Vista	See Storm Lake.
Marble Rock*•†.....Floyd	C. F. Beelar.
Marcus*•†.....Cherokee	B. RADCLIFFE.
▲Marengo*•†.....Iowa	THOMAS STAPLETON.
▲Marion*•†.....Linn	GIFFEN & VORIS.
Marne*•†.....Cass	See Atlantic.
▲Marshalltown*•† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*•†..Keokuk	See Sigourney.
▲Mason City*•†.Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*•†...Delaware	See Manchester.
Massena*•†.....Cass	Temple & Temple.
Matlock*•†.....Sioux	See Orange City.
Maurice*•†.....Sioux	See Orange City.
Maxwell*•†.....Story	E. H. Addison.
Maynard*•.....Fayette	See Oelwein.
McCallsburg*•†.....Story	F. H. Noble.
McGregor*•† .....Clayton	A. CHAPIN.
McIntire*•†.....Mitchell	See Riceville.
Mechanicsville*•† ..Cedar	See Tipton.
Mediapolis*•†.Des Moines	J. H. Scott.
Melbourne*•†....Marshall	See Marshalltown.
Melrose*•†.....Monroe	See Albia.
Menlo*•†.....Guthrie	See Stuart.
Meriden*•† ....Cherokee	See Cherokee.
Merrill*•† .....Plymouth	W. J. Lawrence.
Meservey*•†.Cerro Gordo	See Mason City.
Miles*•†.....Jackson	See Sabula.
Milford*•† .....Dickinson	J. L. Bascom.
Miller•†..... Hancock	See Garner.
Milo*•†.....Warren	G. W. Burgess.
Milton*•†.....Van Buren	See Keosauqua.
Minburn*•†..... Dallas	See Adel.
Minden*•† Pottawattamie	John W. Crow.
Mingo*•†.....Jasper	See Newton
Missouri Valley*•†Har's'n	C. W. KELLOGG.
Mitchell*•†.....Mitchell	See Osage.
Mitchellville*•†.....Polk	F. W. Swearingen.
Modale*•† .....Harrison	See Missouri Valley.
Mondamin*•† ....Harrison	L. C. Brown.
Monona*•†.....Clayton	See Postville.
Monroe*•† .....Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CLARK & CLARK.
Monticello*•†.....Jones	M. W. HERRICK.
Montour*•†.....Tama	C. J. Stevens.
Moorhead*.....Monona	See Onawa.
Moravia*•†....Appanoose	A. B. Horn.
Morning Sun*•† ...Louisa	Courts & Curran.
Moulton*•† ...Appanoose	J. R. Barkley.
Mount Auburn*•†.Benton	See Vinton.
▲Mount Ayr*•† ..Ringgold	FULLER BROS.
▲Mount Pleasant*•†.Henry	PALMER & KOPP.
Mount Union*•†....Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*•†.....Woodbury	See Kingsley.
Murray*•†.....Clarke	A. B. Miller.
▲Muscatine*•† ..Muscatine	JAYNE & HOFFMAN.
Mystic*•† .....Appanoose	K. E. LEIGHTON.
Nashua*•†.....Chickasaw	Springer, Clary & Yarger
Nemaha .....Sac	See Odebolt.
Neola*•†..Pottawattamie	J. G. Bardsley.
▲Nevada*•† .....Storey	GEORGE W. DYER.
New Albin*•†. Allamakee	See Waukon.
Newell*•†....Buena Vista	I. W. Bane.
Newhall*•†.....Benton	See Blairstown.
▲New Hampton*•† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*•† ..Butler	See Allison.
New Liberty*•.....Scott	See Durant.
New London*•†....Henry	L. W. Chrissinger.
New Market*•†....Taylor	See Clarinda.
New Providence*.Hardin	See Eldora.
New Sharon*•†..Mahaska	See Oskaloosa.
▲Newton*•†.....Jasper	W. G. CLEMENTS.
New Virginia*•†..Warren	W. J. Davidson.
Nichols*•†....Muscatine	See West Liberty.
Nodaway*•†.....Adams	See Villisca.
Nora Springs*•†....Floyd	See Charles City.
North English*•†....Iowa	J. D. Butler.
▲Northwood*•†.....Worth	M. A. Zollinger.
Norwalk*•†.....Warren	See Indianola.
Norway*•† .....Benton	See Bellefontaine.
Oakland*•† Pottawatt'mie	A. B. Johns.
Oakville*•† .....Louisa	See Wapello.
Ocheyedan*•†....Osceola	See Sibley.
Odebolt*•† .....Sac	W. A. Heisell.

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Town and County.	Name.
Oelwein*•† .....Fayette	W. B. INGERSOLL.
Ogden*•†.....Boone	E. M. Andrews.
Olds•†.....Henry	See Mt. Pleasant.
Olin*•†.....Jones	B. J. Lancamp.
▲Onawa*•†.....Monona	CHARLES E. UNDERHILL.
Onslow*•†.....Jones	See Anamosa.
▲Orange City*•†.....Sioux	G. W. PITTS.
Orient*•†.....Adair	See Greenfield.
▲Osage*•†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*•†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*•† ...Mahaska	W. W. HASKELL.
Ossian*•†.....Winneshiek	M. J. Carter.
Otto*•† .....Woodbury	Cutting & Willett.
Ottosen•† .....Humboldt	See Dakota.
▲Ottumwa*•† .....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*•† .....Johnson	P. R. Ford.
Oxford Junction*•†Jones	O. J. Felton.
Packwood*•† ...Jefferson	See Fairfield.
Panama*•†.....Shelby	See Harlan.
Panora*•†.....Guthrie	J. W. Morris.
Parkersburg*•† ....Butler	Cartright, Arbuckle & Evans.
Parnell*•† .....Iowa	See Williamsburg.
Paton*•†.....Greene	See Jefferson.
Paullina*•† .....O'Brien	David Algyer.
Pella*•† .....Marion	P. H. BOUSQUET.
Percival*•† .....Fremont	See Hamburg.
Perry*•† .....Dallas	CARDELL & GIDDINGS.
Persia*•† .....Harrison	See Avoca.
Peterson*•† .....Clay	E. W. Fillmore.
Pierson*•† .....Woodbury	See Correctionville.
Pilot Mound*•† ....Boone	See Boone.
Pioneer•† ..... Humboldt	See Gilmore City.
Plainfield*•† .....Bremer	See Waverly.
Pleasanton*•†.....Decatur	See Leon.
Pleasantville*•† ...Marion	See Knoxville.
Plover*•†.....Pocahontas	See Rolfe.
Plymouth*•† Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	WILLIAM HAZLETT.
Pomeroy*•† .....Calhoun	D. M. Kelleher.
Popejoy*•† .....Franklin	J. H. Popejoy.
Portsmouth*•† ....Shelby	See Harlan.
Postville*•† ...Allamakee	William Shepherd.
Prairie City*•†.....Jasper	Clements & Arnold.
Prescott*•†.....Adams	See Corning.
Preston*•† .....Jackson	A. L. Bartholomew.
▲Primghar*•† .....O'Brien	O. H. MONTZHEIMER.
Promise City*•† .. Wayne	See Corydon.
Pulaski*•†.....Davis	See Bloomfield.
Quimby*•†.....Cherokee	See Cherokee.
Radcliffe*•† .....Hardin	Frank H. Noble.
Randall*•† ..... Hamilton	See Webster City.
Randolph*•† ....Fremont	See Sidney.
Redding*•† ..... Ringgold	J. M. Bellamy.
Redfield*•† .....Dallas	See Adel.
▲Red Oak*•† Montgomery	R. W. BRESON.
Reinbeck*•† .....Grundy	S. W. DeWolf.
Remsen*•† .....Plymouth	E. S. Lloyd.
Renwick*•† .....Humboldt	See Humboldt.
Rhodes*•† .....Marshall	Thomas Watts.
Riceville*•† .....Mitchell	B. N. Hendricks.
Richland*•† .....Keokuk	P. L. Moorman.
Ridgeway*•† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*•†.....Greene	See Perry.
Riverside*•† Washington	See Washington.
Riverton*•† .... Fremont	W. H. Norcutt.
Rockford*•†.....Floyd	C. S. Moore.
▲Rock Rapids*•† .....Lyon	E. Y. GREENLEAF.
Rock Valley*•† .... Sioux	O. G. Reiniger.
Rockwell*•† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodman*•†.....Palo Alto	See Ruthven.
Rodney*•†.....Monona	See Mapleton.
Roland*•† ..... Story	See Nevada.
Rolfe*•† .....Pocahontas	S. H. Kerr.
Rowan*•† ..... Wright	See Clarion.
Rudd*•† ..... Floyd	See Charles City.
Russell*•†.....Lucas	See Chariton.
Ruthven*•.....Palo Alto	WM. A. O'DONNELL.
Rutland*•† ....Humboldt	See Dakotah.
Ryan*•†.....Delaware	See Manchester.
Sabula*•†.....Jackson	George E. Hilsinger.
Sac City*•†.....Sac	MILES W. NEWBY.
Salem*•† .....Henry	F. S. Bell.
Salix*•†.....Woodbury	See Sioux City.
Sanborn*•† .....O'Brien	J. A. WILLCOX.
Schaller*•† .....Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*•† .....Greene	Clark & Cressler.
Sexton*•† ..... Kossuth	See Algona.
Seymour*•†.....Wayne	See Corydon.
Shannon City*•† ...Union	See Creston.
Sharpsburg*•† ..... Taylor	See Bedford.
Sheffield*•† .....Franklin	C. F. Johnston.
Shelby*•† .....Shelby	W. S. Wickersham.
Sheldahl•† ..... Polk	See Des Moines.
Sheldon*•† .....O'Brien	A. J. WALSMITH.
Shell Rock*•† ... ..Butler	G. A. McIntyre.
Shellsburg*•† .....Benton	See Vinton.
Shenandoah*•† .....Page	W. P. FERGUSON.
▲Sibley*•†.....Osceola	G. W. LISTER.
▲Sidney*•†.....Fremont	W. E. Mitchell.
▲Sigourney*•† .... Keokuk	BROWN & BROWN.
Silver City*•† .....Mills	See Glenwood.
Sioux Center*•† .....Sioux	See Orange City.
▲Sioux City*•†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office
Sioux Rapids*•†.Buena V.	D. F. JOHNSTON.
Slater*•† .....Story	S. O. Wald.
Sloan*•† .....Woodbury	W. D. Buckley.
Smithland*•†..Woodbury	See Oto.
Solon*•† .....Johnson	See Iowa City.
South English*•†.Keokuk	See Sigourney.
▲Spencer*•† .....Clay	CORY & BEMIS.
▲Spirit Lake*•†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*•..... Mitchell	See Osage.
Stanhope*•† ....Hamilton	See Webster City.
Stanley*•†.....Buchanan	See Independence.
St. Ansgar*•† .....Mitchell	See Osage.
St. Anthony*•†..Marshall	See Marshalltown.
Stanton*•† ..Montgomery	See Red Oak.
Stanwood*•†.....Cedar	See Tipton.
State Center*•†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*•† ....Madison	C. F. Wood & Co.
SteamboatRock*•†Hardin	See Eldora.
▲Storm Lake*•†..Buena V.	F. F. FAVILLE.
Story City*•† .....Story	Bartlett & Slaughter.
Stratford*•† ....Hamilton	See Webster City.
Strawberry Point*•†Cl't'n	A. R. Cole.
Struble*•†..... ..Plymouth	See Le Mars.
Stuart*•†..... Guthrie	F. O. HINKSON.
Sully*•†.... .....Jasper	See Newton.
Sumner*•†..... Bremer	W. R. McClure.
Superior*•†.... Dickinson	See Spirit Lake.
Sutherland*•†.... O'Brien	George F. Colcord.
Swaledale*•†Cerro Gordo	See Mason City.
Swan*•†..... .....Marion	E. Stout.
Swea City*•†.....Kossuth	J. M. Dye.
Tabor*•†..... Fremont	L. A. Hill.
Tama*•†.....Tama	See Toledo.
Templeton*•†..... Carroll	See Carroll.
Terril* ..... Dickinson	See Spirit Lake.
Thompson*•†..Winnebago	JOHN A. HYNDMAN.
Thor*•† .....Humboldt	See Humboldt.
Thornburg*•† .... Keokuk	See Sigourney.
Thornton*•† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*•†..... Ringgold	See Mt. Ayr.
▲Tipton*•†..... ..... Cedar	WRIGHT & WRIGHT.
Titonka .....Kossuth	E. J. Berry.
▲Toledo*•†..... ..... Tama	STRUBLE & STIGER.
Traer*•† ..... Tama	Endicott & Pratt.
Tripoli*•†.....Bremer	See Waverly.
Truro*•†.....Madison	See New Virginia.
Union*•†..... Hardin	E. W. Lundy.
University Place*..Polk	See Des Moines.
Urbana* .....Benton	Fred Wyckoff.
Ute*•†..... Monona	Richard & McMaster.
Vail*•†.....Crawford	M. V. O'Hare.
Valley Junction*•†.. Polk	Herman Raaz.
Van Horne*•† .... Benton	See Blairstown.
Vanmeter*•† ..... Dallas	See Adel.
Van Wert*•† .... Decatur	See Garden Grove.
Ventura•.... Cerro Gordo	See Mason City.
Victor*•† .....Iowa	T. A. Victor.
Villisca*•†.. Montgomery	F. P. GREENLEE.
Vincent*•†.....Webster	See Ft. Dodge.
▲Vinton*•†..... Benton	CATO SELLS.
Volga*•† ..... Clayton	See Elkader.
Walcott*•† ..... Scott	See Davenport.
Walker*•†..... Linn	See Marion.
Wallingford*•† ...Emmet	L. Woods.
Wall Lake*•†.....Sac	A. B. Barclay.
Walnut*•† Pottawattamie	O. Mosher.
▲Wap·llo*•† ..... Louisa	ARTHUR SPRINGER.
▲Washington*•†. Wash'ton	MARSH W. BAILEY.
Washta*•† ..... Cherokee	H. L. Loft.
▲Waterloo*•†.Black Hawk	MULLAN & PICKETT.
Watkins*•†..... Benton	See Marengo.
Waucoma*•† ..... Fayett	J. B. Rockwood.
▲Waukon*•† ... Allamakee	D. J. MURPHY.
▲Waverly*•† .....Bremer	J. Y. HAZLETT.
Wayland*•†..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*•†Hamilton	A. N. BOEYE.
Weldon*•† .....Decatur	See Leon.
Wellman*•† Washington	H. G. Moore.
Wellsburg*•† .... Grundy	See Grundy Center.
Wesley*•† ..... Kossuth	Bonar & Fellows.
West Bend*•†.. Palo Alto	G. C. Hoover.
West Branch*•† .. Cedar	George C. Hoover.
Westfield*.....Plymouth	J. C. Button.
Westgate*•† ..... Fayette	See Oelwein.

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Town and County.	Name.
West Liberty*•†..Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†... Crawford	John C. Suler.
▲West Union*•†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*•†...Keokuk	BROWN & BROWN.
Wheatland*•†.....Clinton	Carroll Bros.
Whiting*•† ..... Monona	A. M. Bowen.
Whittemore*•†.. Kossuth	Welt Miller.
Whitten*•†..... Hardin	See Eldon.
Williams*•†.....Hamilton	Gade Bros.
Williamsburg*•†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†.... Madison	FREDERICK MOTT.
Winthrop*•†...Buchanan	See Independence.
Wiota*•† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*•†....Harrison	H. F. Johns.
Woodburn*•†.....Clarke	See Osceola.
Woodward*•†.....Dallas	See Perry.
Woolstock*•† ..... Wright	L. W Tyrrell.
Worthington*•†.Dub'que	See Farley.
Wyoming*•†.....Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†.Des Moines	See Mediapolis.
Zearing*•† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*•†..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•† ..... Lyon	Will Wayman.
▲Alma*•†..... Wabaunsee	J. B. BARNES.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	E. C. WILCOX.
Arcadia*•† .....Crawford	O. S. Henderson.
Argentine*•†.. Wyandotte	See Kansas City, Mo.
Argonia*•†..... Sumner	E. W. Springer.
Arkansas City*•† .Cowley	NORMAN BARKER.
Arlington*•† ..... Reno	Austin O. Hays.
▲Ashland*•†..... Clark	H. J. Bone.
▲Atchison*•† .....Atchison	HENRY ELLISTON.
Athol*•†..... Smith	See Smith Center.
Attica*•† ..... Harper	J. D. Bradley.
▲Atwood*•† .....Rawlins	J. P. Noble.
Augusta*•†..... Butler	See El Dorado.
Axtell*•† ..... Marshall	See Marysville.
Baileyville*•† .....Nemaha	See Seneca.
Baldwin*•†.....Douglas	See Lawrence.
Barnard*•† .....Lincoln	See Lincoln.
Barnes*•†.....Washington	See Washington.
Baxter Springs*•† Chero'e	W. H. Hornor.
Beattie*•†..... Marshall	S. B. Berry.
Belle Plaine*•† ..Sumner	Forney & Wilson.
▲Belleville*•†.....Republic	B. T. Bullen.
▲Beloit*•†..... Mitchell	FRANK A. LUTZ.
Bennington*•† ....Ottawa	See Minneapolis.
Bern*•†..... Nemaha	See Seneca.
Blue Mound*•† .....Linn	C. F. Neakley.
Blue Rapids*•† ..Marshall	H. A. Russell.
Bluff City*•† ..... Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† ..... Ford	See Dodge City.
Buffalo*•†..... Wilson	See Yates Center.
Burden*•†..... Cowley	S. J. Day.
Burlingame*•† .....Osage	J. T. PRINGLE.
▲Burlington*•†.....Coffey	E. N. CONNAL.
Burr Oak*•† .....Jewell	D. J. Coy.
Burrton*•†.....Harvey	W. L. Dailey.
Bushton*•†..... Rice	G. F. Hauser.
Caldwell*•†.....Sumner	BURNETT & SIMONS.
Caney*•† ...Montgomery	Porter & Barr.
Canton*•†.....McPherson	See McPherson.
Carbondale*•†.....Osage	C. T. Neibart.
Cawker City*•†..Mitchell	Clark A. Smith.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†.....Nemaha	P. L Burlingame.
Chanute*•† .....Neosho	JOHN J. JONES.
Chapman*•† ...Dickinson	See Abilene.
Chase*•† ..... Rice	See Lyons.
Cheney*•† .....Sedgwick	See Wichita.
Cherokee*•† ....Crawford	E. A. Perry.
Cherryvale*•† .Montg'ery	J. W. Holdren.
Chetopa*•† .....Labette	A. R. Bell.
▲Cimarron*•†..... Gray	William Hoover.
Circleville*•†..... Jackson	See Holton.
Claflin*•† ..... Barton	See Great Bend.
▲Clay Center*•† .....Clay	GEORGE M. MILEY.
Clearwater*•†.. Sedgwick	See Wichita.
Clifton*•†....Washington	Hamilton & Harmon.
Clyde*•† ..... Cloud	C. W. VAN DE MARK.
Coffeyville*•†..Montg'ery	DOOLEY & KEITH.
▲Colby*•†..... Thomas	C. L. WILSON.
▲Coldwater*•†..Comanche	C. M. Myers.
Colony*•†..... Anderson	M. A. Carmichael.
▲Columbus*•† ...Cherokee	C. A. McNEILL.
Colwich*•† .....Sedgwick	George W. Steenwood.
▲Concordia*•†..... Cloud	KENNETT & PECK
Conway Springs*•†.Sum'r	See Wellington.
Corning*•† ..... Nemaha	See Seneca.
▲Cottonwood Falls*•†.Ch'e	F. A. MECKEL.
▲Council Grove*•† .Morris	E. S. BERTRAM.
Courtland*•†....Republic	C. A. Kimball.
Cuba*•† ..... Republic	John Brown.
Delphos*•† .....Ottawa	J. W. Barker.
Dentonville*•† .Doniphan	See Troy.
Dexter*•† .....Cowley	J. H. Watkins.
▲Dighton*•† ..... Lane	J. S. SIMMONS
▲Dodge City*•† ..... Ford	REEVES & KIRKPATRICK.
Douglass*•†..... Butler	W. P. Knote.
Downs*•† .....Osborne	J. A. Travers.
Dunlap*•† ..... Morris	J. B. Lamb.
Edgerton*..... Johnson	See Olathe.
Edna*•†..... Labette	J. S. Hileman & Son.
Effingham*•†....Atchison	See Atchison.
▲Eldorado*•†..... Butler	H. W. SCHUMACHER.
Elk City*•† .Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	J. F. Dunn.
Ellis*•† ..... Ellis	See Hays.
▲Ellsworth*•† ..Ellsworth	IRA E. LLOYD.
Elmdale*•† .....Chase	See Cottonwood Falls.
Elsmore*•† ..... Allen	See Iola.
▲Emporia*•†..... Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† ..... Neosho	J. L. DENISON.
Eskridge*•† .. Wabaunsee	J. J. Mitchell.
Eudora*•†..... Douglas	O. G. Richards.
Eureka*•† ..... Greenwood	FULLER & JACKSON.
Everest*•† ..... Brown	R. C. Jones.
Fairview*•† ..... Brown	Newton & Newton.
Fall River*•† .Greenwood	See Fredonia.
Florence*•† ..... Marion	See Marion.
▲Fort Scott*•†.... Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*•† ....Marshall	Gregg & Gregg.
Frederick*•†..... Rice	See Lyons.
▲Fredonia*•†..... Wilson	WILLITS & COOPER.
Fulton*•†..... Bourbon	J. A. Pritz.
Galena*•† ..... Cherokee	A. S. WILSON.
▲Garden City*•†.... Finney	H. F. Mason.
Gardner*•†..... Johnson	See Olathe.
▲Garnett*•†..... Anderson	NOAH L. BOWMAN
Gaylord*•† .....Smith	E. J. Blake.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	B. S. GAITSKILL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†....Mitchell	See Beloit.
Goffe*•† ..... Nemaha	See Seneca.
▲Goodland*•†.... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*•†.....Barton	F. V. RUSSELL.
Greeley*•†.....Anderson	See Garnett.
Green*•†..... Clay	See Clay Centre.
Greenleaf*•†.Washington	W. P. Mudgett.
▲Greensburg*•†.....Kiowa	JOHN W. DAVIS.
Grenola*•† ..... Elk	J. T. Lauter.
Gypsum*•†..... Saline	William Meneley.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•† . Washington	H. R. Fulton.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
Hartland*•†.....Kearney	See Garden City.
Haven*•† ..... Reno	See Hutchinson.
Havensville*•†.Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	REEDER & REEDER.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	THORNTON COOKE.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•† ..... Brown	MEANS & SMITH.
Highland*•†..... Doniphan	JAMES L. ALLEN.
▲Hill City*•†..... Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†....Ellsworth	See Ellsworth.
▲Holton*•†..... Jackson	GRANT MITCHELL.
Hope*•† .....Dickinson	See Abilene.
Horace*•†..... Greeley	See Tribune.
Horton*•†..... Brown	MEANS & SMITH.
▲Howard*•†..... Elk	John Marshall.
▲Hoxie*•†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*•†.....Stevens	A. W. Lankin.
Humboldt*•†..... Allen	G. A. Amos.
Huron*•†.....Atchison	G. W. Stabler.
▲Hutchinson*•† ..... Reno	WHITELAW & ROSE.
Idana*•†..... Clay	See Clay Centre.
▲Independence*•† Montg'y	W. N. BANKS.
Inman*•†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Iola*† ... Allen	OSCAR FOUST & SON.
Irving*† ... Marshall	See Marysville.
Jamestown*† ... Cloud	F. E. Lane.
Jewell*• ... Jewell	D. L. Palmer.
▲Johnson* ... Stanton	See Ulysses.
▲Junction City*† ... Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ... Smith	J. T. Reed.
Kincaid*† ... Anderson	S. D. Whittington.
▲Kingman*† ... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ... Edwards	W. N. Beezley.
Kiowa*† ... Barber	A. L. Herr.
Kirwin*† ... Phillips	W. H. HOLMES.
▲La Crosse*† ... Rush	H. L. Anderson.
La Cygne*† ... Linn	M. F. Leasure.
La Harpe*† ... Allen	See Humboldt.
▲Lakin*† ... Kearney	Thorpe & Hoskinson.
Lancaster*† ... Atchison	See Atchison.
Lane*† ... Franklin	L. C. Crittendon.
▲Larned*† ... Pawnee	W. H. VERNON.
▲Lawrence*† ... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*† ... Smith	Jas. R. Lewis.
Lebo*† ... Coffey	E. R. Evans.
Lehigh*† ... Marion	See Marion.
Lenora*† ... Norton	H. R. Tillotson.
Leon*† ... Butler	Thomas A. Word.
Leona*† ... Doniphan	See Troy.
Leonardville*† ... Riley	See Manhattan.
▲Leoti*† ... Wichita	W. B. Washington.
Le Roy*† ... Coffey	C. T. High.
▲Liberal*† ... Seward	J. W. Campbell.
▲Lincoln*† ... Lincoln	George D. Abel
Lindsborg*† ... McPherson	JOHN F. HANSON.
Linn*† ... Washington	See Clifton.
Little River*† ... Rice	See Lyons.
Logan*† ... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ... Elk	W. C. Boone.
Lost Springs*† ... Marion	See Marion.
Louisburg*† ... Miami	See Paola.
Lucas* ... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ... Osage	J. H. Stavely.
▲Lyons*† ... Rice	O. E. HOPKINS.
Macksville*† ... Stafford	See St. Johns.
Madison*† ... Greenwood	S. F. Wicker.
▲Manhattan*† ... Riley	SAMUEL KIMBLE.
▲Mankato*† ... Jewell	T. S. Kirkpatrick.
▲Marion*† ... Marion	THOMAS O. KELLEY.
Marquette*† ... McPherson	J. F. Hanson.
▲Marysville*† ... Marshall	JOHN A. BROUGHTEN
McCracken*† ... Rush	See La Crosse.
McCune*† ... Crawford	H. M. Ford.
McDonald*† ... Rawlins	See Atwood.
McLouth*† ... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ... Osage	I. Farley.
Meriden*† ... Jefferson	See Oskaloosa.
Miltonvale*† ... Cloud	John W. Shay.
▲Minneapolis*† ... Ottawa	J. C. MURPHY.
Moline*† ... Elk	J. K. Glasscock.
Moran* ... Allen	See Iola.
Morganville*† ... Clay	See Clay Centre.
Morrill*† ... Brown	Nathan Jones.
▲Mound City*† ... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ... Sumner	See Wichita.
Muscotah*† ... Atchison	Seneca Heath.
Narka*† ... Republic	B. H. Speer.
Neodesha*† ... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ... Ness	A. H. Faulks.
Netawaka*† ... Jackson	Andrew Neal.
▲Newton*† ... Harvey	PETERS & NICHOLSON.
Nickerson*† ... Reno	See Hutchinson.
Norcatur*† ... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ... Norton	L. H. WILDER.
Nortonville*† ... Jefferson	L. F. Randolph.
Norwich*† ... Kingman	See Kingman.
Oakley*† ... Logan	K. E. Willcockson.
▲Oberlin*† ... Decatur	TULLY SCOTT.
Oketo*† ... Marshall	See Marysville.
▲Olathe*† ... Johnson	PARKER & HAMILTON.
Olsburg*† Pottawatomie	See Westmoreland.
Onaga*† Pottawatomie	J. W. Dunn.
Onedia*† ... Nemaha	H. L. Wikoff.
Osage City*† ... Osage	R. C. Heizer.
Osawatomie*† ... Miami	See Paola.
▲Osborne*† ... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ... Labette	M. E. WILLIAMS.
▲Ottawa*† ... Franklin	JOHN W. DeFORD.
Overbrook*† ... Osage	See Lyndon.
Oxford*† ... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ... Miami	B. T. RILEY.
Parker*† ... Linn	See Iola.
Parsons*† ... Labette	E. O. ELLIS.
Pawnee Rock*† Barton	J. W. Ratcliffe.
Peabody*† ... Marion	C. M. Clark.
Perry*† ... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ... Rooks	See Stockton.
Pleasanton*† ... Linn	Blue & Riggs.
Pomona*† ... Franklin	See Ottawa.
Powhattan*† ... Brown	See Hiawatha.
▲Pratt*† ... Pratt	J. Q. THOMPSON.
Pretty Prairie*† ... Reno	See Hutchinson.
Quenemo*† ... Osage	C. H. Leonard.
Quinter*• ... Gove	See Gove City.
Randall*† ... Jewell	See Mankato.
Randolph*† ... Riley	See Manhattan.
Republic*• † ... Republic	See Scandia.
Reserve*† ... Brown	See Hiawatha.
▲Richfield*† ... Morton	G. Porter Craddock.
Richland*† ... Shawnee	See Rossville.
Richmond*† ... Franklin	See Ottawa.
Riley*† ... Riley	J. B. Rairden.
Robinson*† ... Brown	F. M. Pearl.
Rossville*† ... Shawnee	See North Topeka.
▲Russell*† ... Russell	J. C. Ruppenthal
▲Russell Springs*... Logan	Charles L. Kagey.
Sabetha*† ... Nemaha	Nathan Jones.
▲Salina*† ... Saline	R. A. LOVITT.
▲Santa Fe*• ... Haskell	See Ulysses.
Scandia*† ... Republic	J. P. Haton.
▲Scott*† ... Scott	T. A. JENKINS.
▲Sedan*† ... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ... Harvey	C. L. Foster.
▲Seneca*† ... Nemaha	S. K. WOODWORTH.
Severance*† ... Doniphan	W. H. H. Curtis.
Severy*† ... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ... Mitchell	See Beloit.
▲Smith Center*† ... Smith	L. C. Uhl.
Soldier*† ... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	See Abilene.
South Haven*† ... Sumner	Austin Aikins.
Spring Hill*† ... Johnson	See Olathe.
Stafford*† ... Stafford	C. G. WEBB.
Sterling*† ... Rice	FRED P. GREEN
▲St. Francis*† ... Cheyenne	J. L. Finley
▲St. John*† ... Stafford	Moseley & Dixon.
St. Mary's*† Pottawato'e	G. W. Mackay.
St. Paul*† ... Neosho	See Erie.
▲Stockton*† ... Rooks	W. B. HAM.
Strong*† ... Chase	See Cottonwood Falls.
Summerfield*† Marshall	T. J. Madden.
Sylvan Grove*† Lincoln	H. W. Rahmeier.
Sylvia*† ... Reno	See Hutchinson.
▲Syracuse*† ... Hamilton	U. T. Tapscott.
Tescott*† ... Ottawa	See Minneapolis.
Thayer*† ... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ... Woodson	F. M. Sutton.
▲Tribune*† ... Greeley	W. M. Glenn.
▲Troy*† ... Doniphan	C. C. Camp.
Turon*† ... Reno	M. H. Potter.
Udall*† ... Cowley	See Winfield.
▲Ulysses*† ... Grant	T. W. Marshall.
Valley Falls*† Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ... Marshall	See Frankfort.
▲WaKeeney*† ... Trego	Allen Cox.
Wakefield*† ... Clay	See Clay Centre.
Walnut*† ... Crawford	See Girard.
Wamego*† Pottawato'e	D. V. Sprague.
▲Washington*† Wash't'n	CHARLES SMITH.
Waterville*† ... Marshall	E. A. Berry.
Wathena*† ... Doniphan	See Troy.
Waverly*† ... Coffey	H. L COOPER.
Weir*† ... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† ... Franklin	T. J. Gregory.
▲Westmoreland*. Pottaw'e	Hick & Badgley.
Westphalia*† ... Anderson	See Garnett.
Wetmore*† ... Nemaha	M. DeForest.
Wheaton*† Pottawato'le	See Onaga.

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Town and County.	Name.
White City*† .....Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*†.....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	See Holton.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Hemcy.
Wilson*† .....Ellsworth	See North Coover.
Winchester*† .Jefferson	See Valley Falls.
▲Winfield*† .....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	See Newport.
Allensville*† .....Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR
Auburn*† .....Logan	See Russellville.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barboursville*†....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	▲La Grange.
▲Beattyville*† .....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*† .....Marshall	J. W. Dycus.
Berry*† .....Harrison	See Cynthiana.
Bloomfield*† .....Nelson	See Bardstown.
▲Booneville*. ..... Owsley	C. W. Hogg.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*• .....Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	F. Riddell.
Burnside*..... Pulaski	See Somerset.
Butler*† .....Pendleton	See Falmouth.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*† ..Henry	See New Castle.
▲Campbellsville*† ..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*• .....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† .....Boyd	Thomas R. Brown.
Cave City*† .....Barren	J. Robert White.
Central City*† .Muhl'berg	J. Y. Thomas, Jr.
Clay City*† .....Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*† .... Hickman	See Clinton.
Corbin*† ..... Whitley	See Williamsburg.
Corinth*† ..... Grant	See Williamstown.
Corydon*† .... Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† .....Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*† .....Todd	JAMES R. MALLORY.
Eminence*† ..... Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† .... Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† .....Ohio	See Hartford.
¶▲Frankfort*†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† ..... Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• ..... Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† ..... Todd	See Elkton.
Hanson*• ..... Hopkins	See Madison.
▲Hardinsburg*†.Bre'ridge	Morris Eskridge & Son.
▲Harlan* ..... Harlan	B. M. Lee.
▲Harrodsburg*† ...Mercer	W. W. STEPHENSON.
▲Hartford* ..... Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard*.....Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*† ..... Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†.Christian	JOHN T. EDMUNDS.
Horse Cave*† ..... Hart	See Munfordville.
Hopkinsville* ..... Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence*....Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*†Breck'nridge	See Hardinsburg.
▲Jackson*† ..... Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey* ..... Caldwell	See Princeton.
Kuttawa*† ..... Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† ..... Oldham	A. T. Ladd.
▲Lancaster*† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† Bullitt	Robert Zimmerman.
▲Litchfield*† ..... Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*† ..... McLean	See Calhoun.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† .... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*†..Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*† ..... Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	L. W. ROBERTSON.
▲McKee..... Jackson	M. A. Holcomb.
Middlesboro*†..... Bell	M. H. RHORER.
Midway*† .... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*† ..... Union	P. B. MILLER.
▲Morgantown* ..... Butler	GUFFY & WHALIN
▲Mt. Olivet* .... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*• ..... Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† ..... Campbell	AUBREY BARBOUR.
▲Nicholasville*†.Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*† .... Daviess	WEIR & WEIR.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*† ...McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ...Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	O. V. RILEY.
Pleasureville*• ..... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ...Webster	E. Jennings.

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Town and County.	Name.
▲Richmond*† .....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*† .....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*† .....Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*†..Bullitt	J. F. Combs.
Slaughtersville*†. Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*†. Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*† .....Hardin	See Elizabethtown.
▲Springfield*†Washington	T. W. Simms, Jr.
Stamping Ground*†Scott	See Georgetown.
▲Stanford*†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*†.....Powell	O. A. Lyle.
Sturgis*•. .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*†..... Todd	O. W. Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*†..... Lewis	W. C. Halbert.
▲Versailles*†.. Woodford	D. L. THORNTON.
Vine Grove*†... Hardin	See Elizabethtown.
Waddy*†.....Shelby	See Shelbyville.
Walton*†.....Boone	See Burlington.
Warfield .....Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*.....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*†....Daviess	See Owensboro.
▲Wickliffe*†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†. Whitley	SHARP & SILER.
▲Williamstown*†...Grant	M. D. Gray.
Wilmore*†... Jessamine	See Nicholasville.
▲Winchester*†.....Clark	LEELAND HATHAWAY.
Wingo*†.....Graves	Frank A. Lucas.
Worthville*†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermilion	W. B. White.
▲Alexandria*†.....Rapides	L. J. HACKENYOS.
▲Amite*†.....Tangipahoa	Boliver Edwards.
▲Arcadia*†..... Bienville	Dorman & Reynolds.
▲Bastrop*†.....Morehouse	James Bussey.
¶▲Baton Rouge*† R.Ba.R.	THOS. J. KERNAN.
BayouSara*†W.Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*†.....Bossier	Joannes Smith.
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*†.East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*†.....Caldwell	A. B. Hundley.
▲Convent*†.....St. James	See New Orleans.
▲Coushatta*.....Red River	W. A. Wilkinson.
▲Covington*† St. Tam'any	J. M. Burns.
▲Crowley*†.....Acadia	STORY & PUGH.
▲Donaldsonville*†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*†.....St. Mary	D. CAFFERY & SON.
▲Franklinton*†Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*†..... Terre Bonne	Suthon & Wallis.
Jeanerette*†..... Iberia	See New Iberia.
Jennings*†.... Calcasieu	C. R. Cline.
▲Lafayette*†... Lafayette	Charles D. Caffery.
▲Lake Charles*†Calcasieu	C. A. McCOY.
▲Lake Providence*†E. Car'l	Ransdell & Ransdell.
▲Leesville*†.....Vernon	See Many.
▲Mansfield*†.....De Soto	Elam & Egan.
▲Many*†..... Sabine	W. P. Good.
▲Marksville*†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*†..... Ouachita	STUBBS & RUSSELL.
Morgan City*†.. St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*†.....Iberia	WEEKS & WEEKS.
▲New Orleans*†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*†..St. Landry	WM. J. SANDOZ.
Patterson*†.....St. Mary	See Franklin.
▲Plaquemine*†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*†..... Acadia	See Crowley.
▲Rayville*†..... Richland	See Monroe.
▲Ruston*†..... Lincoln	J. B. Halstead.
▲Shreveport*†..... Caddo	ALEXANDER & WILKINSON
▲Sparta* ..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St. Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le*W. Felici'a	Robert Montgomery.
▲St. Joseph*†.. Tensas	Young & Young.
▲St. Martinville*•St. Martin	Martin & Voorhies.
▲Tallulah*†..... Madison	Stone & Holmes.
▲Thibodaux*†. Lafourche	THOMAS A BODEAUX.
▲Vernon* .... Jackson	N. M. Smith.
▲Vidalia*†..... Concordia	Philip Hough.
Washington*† St. Landry	See Opelousas
Whitecastle*†.. Iberville	William J. Gahan,
▲Winnfield* ..... Winn	See Natchitoches.
▲Winnsboro*†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*† ..... York	Samuel M. Came.
▲Auburn*†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*† ... Kennebec	HEATH & ANDREWS.
▲Bangor*†..... Penobscot	CHAPMAN & WORSTER.
Bar Harbor*† . Hancock	JOHN A. PETERS, JR.
▲Bath*†..... Sagadahoc	JOSEPH M. TROTT.
▲Belfast*†..... Waldo	R. P. DUNTON.
Bethel*†..... Oxford	Brick & Park.
Biddeford*†..... York	EDWIN STONE.
Boothbay Harbor* Lincoln	C. R. Tupper.
Brewer*† ..... Penobscot	F. A. Floyd.
Bridgton*†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*†Cumberland	BARRETT POTTER.
Buckfield*†..... Oxford	See Canton.
Bucksport*† ... Hancock	O. F. Fellows.
▲Calais*†..... Washington	GEORGE R GARDNER
Camden*†..... Knox	REUEL ROBINSON.
Canton*† ..... Oxford	JOHN P. SWASEY.
Caribou*† .....Aroostook	B. L. FLETCHER.
Corinna*†..... Penobscot	See Bangor.
Damariscotta*†. Lincoln	Pierce & Hall.
Dexter*† ..... Penobscot	L. B. WALDRON.
▲Dover*†..... Piscataquis	O. M. Robinson.
Eastport*†. Washington	S. D. Leavitt.
▲Ellsworth*†..... Hancock	J. A. PETERS, JR.
Fairfield*† .....Somerset	T. E. McFadden.
▲Farmington*†. Franklin	J. C. HOLMAN.
Ft. Fairfield*†Aroostook	Herbert T. Powers.
Freeport*†..Cumberland	See Yarmouth.
Fryeburg*†..... Oxford	E. E. Hastings.
Gardiner*†..... Kennebec	JOHN W. FOSTER.
Gorham*†... Cumberland	John A. Waterman.
Guilford*†.. Piscataquis	Henry Hudson.
Hallowell*†... Kennebec	See Augusta.
Hartland*†.....Somerset	H. W. Stewart.
▲Houlton*†..... Aroostook	POWERS & POWERS.
Kennebunk*†..... York	W. L. Dane.
Kingfield*•..... Franklin	H. S. Wing.
Lewiston*†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*†. And'c'g'n	H. E. Coolidge.
Livermore Falls*†A'd'gin	John H. Maxwell.
▲Machias*†...Washington	C. B. DONWORTH.
Madison*†..... Somerset	C. A. Wilber.
McKinley*†..... Hancock	E. Webster French.
Mechanic Falls*†And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*†.... Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*•†...York	N. Hobbs.
Norway*•†.....Oxford	A. S. Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	J. W. Manson.
▲Portland*•† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•†Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	EDWARD B. MacALLISTER.
Rockport*•† .....Knox	See Camden.
Rumford Falls*•†.Oxford	H. E. Stearns.
Saco*•† .....York	COLLEY & WORMWOOD.
Sanford*•† .....York	FRED J. ALLEN.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*†.....York	G. C. Yeston.
South Paris*•†....Oxford	WILSON & GRAY.
Thomaston*•† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville *•† ..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*•† .....Franklin	C. N. Blanchard.
Winthrop*•† ...Kennebec	C. C. Stevens.
▲Wiscasset*†•.....Lincoln	GEORGE B. SAWYER.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

Town and County.	Name.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*.....Frederick	Emory L. Coblentz.
Mount Airy*•† .... Carroll	See Westminster.
Myersville*.....Frederick	Joseph W. Gaver.
New Windsor*•....Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†.....Garrett	JULIUS C. RENNINGER.
Oxford*•†.....Talbot	W. H. Adkins.
Pocomoke City*•†W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	GORDON TULL.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†..M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithsburg*•† .Wash'ton	See Hagerstown.
▲Snow Hill*•†....Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Tadeytown*•†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•†....Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•†.....Talbot	See Easton.
Union Bridge*•†...Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*•† ... Carroll	JOHN M. REIFSNIDER.
Williamsport*•†Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MARYLAND.

Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•†.....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*•† Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•†.....Somerset	Clarence P. Lankford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*•†.....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† .Caroline	See Denton.
▲Frederick*•†....Frederick	E. S. ICHELBERGER.
Frostburg*•†.....Allegany	Clayton Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•†...Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	P. L. Hopper.
Hyattsville*•†Prince Geo.	WELLS & WELLS.

MASSACHUSETTS.

Abington*•† ...Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury *•†.....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•†.....Essex	George H. Poor.
Arlington*•†....Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*.Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•† Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawhey & Johnson.
Belmont*•† .....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	L. H. WARDWELL.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ...Plymouth	HERBERT H. CHASE.
Brookline*•† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•†Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*†.....Hampden	Luther White.
ChicopeeFalls*†.Hamp'n	James H. Loomis.
Clinton*†.....Worcester	EDMOND A. EVANS.
Cohasset*†.....Norfolk	Louis T. Cushing.
Concord*†.....Middlesex	Prescott Keyes.
Conway*†.....Franklin	See Greenfield.
Danvers*†.....Essex	Daniel N. Crowley.
▲Dedham*†.....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid'x	See Cambridge.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*†.....Dukes	B. T. Hillman.
Essex*†.....Essex	See Gloucester.
Everett*†.....Middlesex	See Lowell.
Fairhaven*†.....Bristol	J. L. Gillingham.
▲Fall River*†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*†..Barnstable	See Barnstable.
▲Fitchburg*†..Worcester	A. Z. GOODFELLOW.
Florence*†....Hampshire	See Northampton.
Foxboro*†.....Norfolk	H. C. CORNEY.
Framingham*†. Mid'esex	WALTER ADAMS.
Franklin*†.....Norfolk	Wiggins & Doe.
Gardner*†.....Worcester	PIERCE & STILES.
Georgetown*†.....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*†....Worcester	W. E. Fowler.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*†....Franklin	GREENE & DAVENPORT.
Harwich*†.....Barnstable	See Barnstable.
Haverhill*†.....Essex	POOR & FULLER.
Haydenville*†..Hamps're	See Northampton.
Hingham*†....Plymouth	Thomas H. Buttimer.
Holli-on*†....Middlesex	J. P. Dexter.
Holyoke*†.....Hampden	P. J. GARVEY.
Hopkinton*†...Middlesex	George L. Remenway.
Hudson*†.....Middlesex	James T. & R. E. Joslin.
Hyannis*†.....Barnstable	Henry H. Baker, Jr.
Hyde Park*†....Norfolk	E. C. JENNY.
Ipswich*†.....Essex	George H. W. Hayes.
▲Lawrence*†.....Essex	SWEENEY & DOW.
Lee*†.....Berkshire	A. B. Clark.
Leicester*.....Worcester	Henry O. Smith.
Lenox*†.....Berkshire	See Pittsfield.
Leominster*†..Worcester	HARRY C. BASCOM.
Lexington*†..Middlesex	A. E. Scott.
▲Lowell*†.....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*•.....Hampden	See Springfield.
Lynn*†.....Essex	JOHN M. BARRY.
Malden*†.....Middlesex	P. J McGUIRE.
Manchester*†.....Essex	See Gloucester.
Marblehead*†.....Essex	Wm. D. T. Trefey.
Marlboro*†....Middlesex	Edgar Weeks.
Medford*†.....Middlesex	B. F. Hayes.
Medway*†.....Norfolk	A. T. Johnson.
Melrose*†.....Middlesex	Frank L. Washburn.
Merrimac*†.....Essex	T. H. Hoyt.
Methuen*†.....Essex	Wm. M. Rogers.
Middleboro*†..Plymouth	George W. Stetson.
Milford*†.....Worcester	Lowell E. Fales.
Millbury*†.....Worcester	H. W. Aiken.
Milton*†.....Norfolk	C. F. Hall.
Monson*†.....Hampden	See Springfield.
▲Nantucket*†..Nantucket	ALLEN COFFIN.
Natick*†.....Middlesex	C. G. Bancroft.
▲New Bedford*†..Bristol	JENNEY & POTTER.
Newbury.....Essex	See Newburyport.
▲Newburyport*†....Essex	THOMAS HUSE.
Newton*†....Middlesex	Louis A. Hall.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*†Middlesex	See Newton.
North Adams*†Berks're	BEER & DOWLIN.
▲Northampt'n*†Hamps're	ALBERT E. ADDIS.
No. Attleboro*†..Bristol	F. B. Byram.
Northboro*†..Worcester	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Cambridge.
North Easton*†...Bristol	M. L. Urann.
Norwell*•.....Plymouth	H. T. Fogg.
Oakdale*†....Worcester	Cutting & Sheehan.
Orange*†.....Franklin	E. S. Hall.
Oxford*†.....Worcester	See Worcester.
Palmer*†.....Hampden	W. W. LEACH.
Peabody*†.....Essex	JOHN J. CABILL.
▲Pittsfield*†....Berkshire	E. T. SLOCUM.
▲Plymouth*†....Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	R. A. Hopkins.
Quincy*†.....Norfolk	W. W. JENNESS.
Randolph*†.....Norfolk	Asa P. French.
Reading*†.....Middlesex	James W. Grimes.
Rockland*†....Plymouth	George W. Kelley.
Rockport*†.....Essex	See Gloucester.
Rowley*†.....Essex	See Newburyport.
▲Salem*†.....Essex	WILLIAM D. CHAPPLE.
Salisbury*•.....Essex	See Newburyport.
Shelburne Falls*†Fra'lin	Henry M. Puffer.
Somerville*†...Middlesex	See Boston.
South Braintree*†..Nor'k	C. C. Mellen.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
South Weymouth*†Nor'k	Louis A. Cook.
S. Yarmouth*†Barnstable	See Barnstable.
Spencer*†.....Worcester	A. W. Curtis.
▲Springfield*†...Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*†Berkshire	See West Stockbridge.
Stoneham*†....Middlesex	W. B. Stevens.
Stoughton*†.....Norfolk	Oscar A. Marden.
▲Taunton*†.....Bristol	H. J. FULLER.
Townsend*†...Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*†...Worcester	W. J. Taft.
Wakefield*†.....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*†.....Middlesex	R. M. Stark.
Ware*†.....Hampshire	H. M. Coney.
Wareham*†....Plymouth	G. C. Tobey.
Warren*†.....Worcester	E. C. SAWYER.
Watertown*†...Middlesex	Joseph P. Keefe.
Webster*†.....Worcester	H. J. Clarke.
Wellfleet*†...Barnstable	H. P. Harriman.
Westboro*†....Worcester	A. F. BROWN.
Westfield*†.....Hampden	ALFRED F. LILLEY.
West Gardner*†..Wor'ster	G. R. Warfield.
Westminster*†..Worcester	See Fitchburg.
West Newbury*.....Essex	See Newburyport.
West Newton*†...Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*†.....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*†.....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*†..Wor'ster	F. B. Spalter.
Winchester*†..Middlesex	G. S. Littlefield.
Woburn*†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*†...Worcester	RICE, KING & RICE.
Wrentham*†.....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*•.....Lenawee	Robertson & Clark.
▲Adrian*†.....Lenawee	JOHN E. BIRD.
Akron*†.....Tuscola	See Caro.
Albion*†.....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	J. M. Robertson.
▲Allegan*†.....Allegan	I. C. MONTAGUE.
Allen*†.....Hillsdale	F. A. Roethlisberger.
Alma*†.....Gratiot	Francis Palmer.
Almont*†.....Lapeer	F. P. Andrus.
▲Alpena*†.....Alpena	JOSEPH H. COBB.
▲Ann Arbor*†Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*†.....Sanilac	See Carsonville.
Argyle.....Sanilac	See Carsonville.
Armada*†.....Macomb	Bert C. Preston.
Ashley*†.....Gratiot	See Ithaca.
Athens*†.....Calhoun	Charles A. Standiford.
▲Atlanta*..Montmorency	See Gaylord.
Au Sable*†.....Iosco	See Tawas City.
▲Autrain*†.....Alger	See Marquette.
▲Bad Axe*†.....Huron	CHARLES D. THOMPSON.
▲Baldwin*†.....Lake	See Reed City.
Bancroft*†...Shiawassee	M. V. B. Wixom.
Bangor*†.....Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*†..Calhoun	LELAND H. SABIN.
▲Bay City*†.....Bay	R. A. McKAY.
Bay Port*†.....Huron	See Port Austin.
Belding*†.....Ionia	H. L. Vanlienschoten.
▲Bellaire*†.....Antrim	Leavitt & Guile.
Belleville*†.....Wayne	See Wayne.
Bellevue*†.....Eaton	George P. Stevens.
Benton Harbor*..Berrien	HUMPHREY S. GRAY.
Benzonia*†.....Benzie	See Frankfort.
BerrienSprings*..Berrien	R. D. Dix.
▲Bessemer*†.....Gogebic	S. S. Cooper.
▲Big Rapids*†....Mecosta	W. S. TUCKER.
Birmingham*†...Oakland	See Pontiac.
Blissfield*†.....Lenawee	John A. Riley.
Breckenridge*†..Gratiot	See St. Louis.
Brighton*†....Livingston	B. T. O. Clark.
Britton*†.....Lenawee	See Adrian.
Bronson*†.....Branch	M. Thompson.
Brooklyn*†.....Jackson	J. C. Covert.
Brown City*†.....Sanilac	Fred A. Farr.
Buchanan*†.....Berrien	A. A. Worthington.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*†.....Shiawassee	See Durand.
▲Cadillac*†..... Wexford	SAWYER & BISHOP.
Caledonia*†.....Kent	See Middleville.
Calumet*†.... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*†..... St. Clair	J. L. Willoughby.
Carleton*†.....Monroe	See Dundee.
▲Caro*†..... Tuscola	Walter J. Gamble.
Carson City*† Montcalm	Lee A. Lyon.
Carsonville*†.... Sanilac	Thomas G. Graham.
Caseville*†.....Huron	T. B. Woodworth.
Cass City*†..... Tuscola	J. D. Brooker.
▲Cassopolis*†..... Cass	L. H. GLOVER.
Cedar Springs*†.... Kent	Stuart & Barker.
Central Lake*†...Antrim	M. W. Neukirk.
Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	A. D. Cruikshank.
▲Charlotte*†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*† Cheboygan	GEORGE E. BELL.
▲Chelsea*†....Washtenaw	A. W. Wilkinson.
Chesaning*†.....Saginaw	E. V. Mudge.
Clare*†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*†..... Ionia	See Ionia.
Clayton*†.....Lenawee	J. E. Bird.
Climax*† .... Kalamazoo	See Vicksburg.
Clinton*† ..... Lenawee	Edwin R. Smith.
Clio*†..... Genesee	J. L. Curry.
▲Coldwater*†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*†..... Midland	See Midland.
Coloma*†..... Berrien	See Benton Harbor.
Colon*†..... St. Joseph	D. L. Akey.
Concord*† .....Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey, Jr.
Coopersville*†... Ottawa	James Cilley.
▲Corunna*†... Shiawassee	John T. McCurdy.
Covert*†.....Van Buren	H. B. Chase.
Croswell*†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*† ..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*† .... Van Buren	A. L. MOULTON.
Deckerville*†..... Sanilac	R. J. West.
Dearborn*†.....Wayne	C. L. Coulson.
▲Detroit*† .....Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	GROESBECK & TURNER, 1305-1307 Mystic Bldg. Refer to Union National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*†.... Washtenaw	James T. Honey.
Dimondale*†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*†..... Cass	JOHN WOOSTER.
Downington*†... Sanilac	F. S. Viets.
Dryden*†..... Lapeer	T. Williams.
Dundee*†..... Monroe	Randall & Corbin.
Durand*†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Tawas City.
Eaton Rapids*†....Eaton	J. B. Hendee.
Edmore*†..... Montcalm	See Ionia.
Elk Rapids*†.....Antrim	A. B. Dougherty.
Elkton*†.....Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
Emmett*†.....St. Clair	See Port Huron.
▲Escanaba*†.....Delta	IRA C. JENNINGS.
Evart*†..... Osceola	C. H. Rose.
Ewen*†..... Ontonagon	See Bessemer.
Fairgrove*†.....Tuscola	See Caro.
Farmington*†..... Oakland	See Northville.
Fenton*†..... Genesee	Henry C. Riggs.
Fennville*†..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*†..... Sanilac	See Deckerville.
Fowler*†..... Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.
Freeport*†.....Barry	See Hastings.
Fremont*† .... Newaygo	S. W. Dunham.
Gagetown*†.... Tuscola	See Cass City.
Galesburg*†. Kalamazoo	R. G. Smith.
Galien*†..... Berrien	See Three Oaks.
▲Gaylord*†..... Otsego	A. D. Marshall.
Gladstone*†..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	GEORGE A. FARR.
Grand Ledge*†.....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References: National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*†....Jackson	E. Pelton.
▲Grayling*†.....Crawford	Joseph Patterson.
Greenville*†.. Montcalm	E. J. Bowman.
Hancock*†.... Houghton	See Houghton.
Hanover*†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*†..... Oceana	F. S. Gurney.
Hartford*†... Van Buren	A. H. Tuttle.
▲Hastings*†..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*†..... Osceola	C. M. Beardsley.
▲Hillsdale*†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	John C. Post.
Holly*†.....Oakland	C. F. Collier.
Homer*†..... Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†.....Houghton	J. F. HAMBITZER.
Howard*†..... Montcalm	C. W. Perry.
▲Howell*†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*†..... Lenawee	Grant Fellows.
Imlay City*†.....Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	F. C. MILLER.
▲Iron Mountain*†.Dicki'n	E. A. WOODWARD.
Iron River*†..... Iron	I. W. Byers.
Ironwood*†.....Gogebic	C. E. MILLER.
Ishpeming*†. Marquette	H. O. YOUNG.
▲Ithaca*†.....Gratiot	George P. Stone.
▲Jackson*†.....Jackson	BADGLEY & BADGLEY.
Jasper*†.....Lenawee	H. C. Pratt.
Jonesville*†.... Hillsdale	S. D. McNeal.
▲Kalamazoo*†Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*†....Kalkaska	C. C. Jencks.
Kinde*† ..... Huron	James H. Hall.
Kingston*† ..... Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†....Missaukee	F. O. Gaffney.
Lake Linden*†Houghton	See Houghton.
Lake Odessa*†..... Ionia	See Ionia.
Lake View*†..Montcalm	Salem F. Kennedy.
▲L'Anse*†..... Baraga	P. R. McKernan.
¶Lansing*†..... Ingham	CHARLES F. HAMMOND.
▲Lapeer*†..... Lapeer	GREER & WILLIAMS.
Laurium*.....Houghton	See Houghton.
Lawrence*†...Van Buren	See Kalamazoo.
Lawton*† ....Van Buren	See Kalamazoo.
▲Leland*†..... Leelanau	A. F. Bonting.
Lenox*†.....Macomb	See Richmond.
Leslie*†.....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	See Sanilac Center.
Linden*†.....Genesee	James L. Spencer.
Litchfield*† ....Hillsdale	L. B. Agard.
Lowell*†..... Kent	John W. Matthewson.
Ludington*†.....Mason	H. C. HUTTON.
Lyons*†..... Ionia	E. C. Spalding.
Mancelona*†.....Antrim	H. B Hudson.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*†.....Manistee	DOVEL & SMITH.
▲Manistique*†Schoolcraft	VIRGIL I. HIXSON.
Manton*†..... Wexford	I. C. Wheeler.
Maple Rapids*.....Clinton	See St. Johns.
Marcellus*†.....Cass	Smith & Harmon.
Marine City*†....St. Clair	F. S. Parker.
Marlette*†..... Sanilac	D. S. McClure.
▲Marquette*†..Marquette	CHARLES R. BROWN & SON.
▲Marshall*†..... Calhoun	HERBERT E. WINSOR.
▲Mason*†..... Ingham	L. B. McArthur.
Mayville*†..... Tuscola	T. J. Eveland.
Mears*†..... Oceana	John T. Cummings.
Memphis*†.....Macomb	See Almont.
Mendon*†.....St. Joseph	E. E. Harwood.
▲Menominee*†Menominee	SAWYER & WAITE.

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Town and County.	Name.
Merrill*•† .....Saginaw	See Saginaw.
Middleville*•† .....Barry	H. E. Hendricks.
▲Midland*•† .....Midland	E. P. Rice.
Milan*•† ...Washtenaw	D. C. Salisbury.
Milford*•† .....Oakland	Edward J. Bissell.
Millington*•†.....Tuscola	See Vassar.
Minden City*•† ...Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*•† .....Monroe	LANDON & LOCKWOOD.
Montague*•† ..Muskegon	See Whitehall.
Montrose*•† .....Genesee	See Clio.
Morenci*•† .....Lenawee	C. S. Ingals.
Morrice*•† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*•†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*•† ..Isabella	FRANCIS H. DODDS.
Muir*•†.....Ionia	George Bennett.
Mulliken*•†.....Eaton	See Grand Lodge.
Munising*•†.....Alger	Walsh & Pardee.
▲Muskegon*•† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*•† .....Barry	Walter S. Powers.
Negaunee*•† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*•† .... Newaygo	Fred W. Riblet.
New Baltimore*†Macomb	See Mt. Clemens.
▲Newberry*•† .....Luce	Sanford N. Dutcher.
New Haven*•†....Macomb	Adam T. Bennett.
Niles*•† .....Berrien	N. H. BACON.
North Adams*•†Hillsdale	See Hillsdale.
North Branch*•†..Lapeer	See Lapeer.
North Lansing†..Ingham	See Lansing.
Northville*•†..... Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet*.....Eaton	See Bellevue.
Omer*•†.....Arenac	W. C. Cook.
Onaway*•....Presque Isle	See Rogers.
▲Ontonagon*•† Ontonagon	W. W. Wendell.
Orion*•† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*•†.....Allegan	ANDERSON & ANDERSON.
Ovid*•† .....Clinton	High & Everett.
Owosso*•† ....Shiawassee	KILPATRICK & PIERPONT.
Oxford*•†.....Oakland	Frank E. Jenkins.
▲Paw Paw*•†...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	T. C. Graham.
Pentwater*•† .....Oceana	WILLIAM T. EVANS.
Perrinton*•† .....Gratiot	See Ashley.
Perry*•† .....Shiawassee	A. N. Macqueen.
Petersburg*•†.....Monroe	John O. Zabel.
Petoskey*•†.....Emmet	C. J. PAILTHORP.
Pewamo*•†.....Ionia	See Lyons.
Pigeon*•†.....Huron	Paul Woodworth.
Pinckney*•† ..Livingston	W. A. Carr.
Pinconning*•† .....Bay	See Standish.
Plainwell*•† .....Allegan	E. J. Anderson.
Plymouth*•† .....Wayne	G. A Starkweather.
▲Pontiac*•† .....Oakland	JOHN H. PATTERSON.
Port Austin*•† ....Huron	James H. Hall.
Port Hope*†.....Huron	See Harbor Beach.
▲Port Huron*•†...St. Clair	GEORGE G. MOORE.
Portland*•†.....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*•† .....Branch	W. H. Lockerby.
Reading*•† .....Hillsdale	Lockerby & Kinney.
Red Jacket*•† ...Houghton	See Houghton.
Reed City*•† ..... Osceola	Charles A. Withey.
Reese*•† .....Tuscola	See Vassar.
Remus*•† ..... Mecosta	See Big Rapids.
Richland*•† .. Kalamazoo	See Battle Creek.
Richmond* .....Macomb	W. S. Stone.
Rochester*•†.....Oakland	J. H. Hollman.
Rockford*•†.....Kent	C. G. Hyde.
Rockland*•† . Ontonagon	See Ontonagon.
▲Rogers*.....Presque Isle	G. Covey, Jr.
Romeo*•†.....Macomb	D. N. Lowell.
▲Roscommon*•†Rosc'm'on	Charles L. De Waele.
▲Saginaw*•†.....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*•† .. ... Washtenaw	See Ypsilanti.
Sand Beach*†.....Huron	See Harbor Beach.
▲Sanilac Center*... Sanilac	William H. Burgess.
Saranac*•†.....Ionia	P. T. Williams.
Saugatuck*†..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*•†Chip'wa	GEORGE A. CADY.
Schoolcraft*•† Kalamazoo	George M. Fields.
Scottville*•† ..... Mason	See Ludington.
Sebewaing*•†..... Huron	See Port Austin.
Seney*•†.....Schoolcraft	See Newberry.
Shelby*•†.....Oceana	A. E. Souter.
Shepherd*•†..... Isabella	F. E. Hibbard.
Sheridan*•† ....Montcalm	E. Follette.
Sherwood*•†..... Branch	See Union City.
South Haven*•†VanBuren	S. B. MONROE.
South Lyon*•†....Oakland	Carpenter & Chubb.
Sparta*•†.....Kent	B. N. Keister.
Springport*•†....Jackson	See Albion.
▲Standish*•†.....Arenac	M. D. Snow.
▲Stanton*•† .....Montcalm	L. C. PALMER.
St. Charles*•†....Saginaw	T. P. Zander.
St. Clair*•†.....St. Clair	A. R. Stowell.
▲St. Ignace*•† .. Mackinac	Henry Hoffman.
▲St. Johns*•†.....Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*•† .....Berrien	N. A. HAMILTON.
St. Louis*•†..... Gratiot	Charles W. Giddings.
Stockbridge*•† ...Ingham	W. B. Gildart.
Sturgis*•†..... St. Joseph	C. A. Sturgis.
Sunfield*•† ..... Eaton	See Grand Ledge.
▲Tawas City*•†.....Iosco	N. C. HARTINGH.
Tecumseh*•†.... Lenawee	F. B. Wood.
Tekonsha*•†..... Calhoun	William A. Howard.
Three Oaks*•†.....Berrien	W. K. Sawyer.
Three Rivers*•†St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*•†Gr'ndTra.	PRATT & DAVIS.
Turner*•†.....Arenac	See Standish.
Twining*•†..... Arenac	See Standish.
Ubly*•† ..... Huron	J. C. Ryan.
Union City*•†.....Branch	M. A. Merrifield.
Unionville*•†.....Tuscola	See Caro.
Utica*•† .....Macomb	G. E. Eckert.
Vandalia*•† .....Cass	See Cassopolis.
Vassar*•†.....Tuscola	E. H. TAYLOR.
Vermontville*•†....Eaton	See Charlotte.
Vernon*•†.... Shiawassee	See Corunna.
Vicksburg*•†. Kalamazoo	T. RAYNER, JR.
Wacousta*•†..... Clinton	See Grand Ledge.
Waldron*•† .....Hillsdale	S. W. Yeagley.
Watervliet*•†.....Berrien	See Benton Harbor.
Wayland*•†.....Allegan	David Stockdale.
Wayne*•† ..... Wayne	J. F. Cullen.
West Bay City*•† .... Bay	See Bay City.
▲West Branch*•†. Ogemaw	F. L. Snodgrass.
Weston*•† .....Lenawee	H. C. Reton.
Whitehall*•†.. Muskegon	Paul I. Hedges.
WhitePigeon*•†St. Joseph	W. F. Thomas.
Williamston*•†... Ingham	W. T. Webb.
Woodland*•..... Barry	C. S. Palmerton.
Wyandotte*•†..... Wayne	SYLVESTER PRAY.
Yale*•†..... St. Clair	Drake & Rapley.
Ypsilanti*•†.. Washtenaw	D. C. GRIFFIN.
Zeeland*•†..... Ottawa	See Holland.

MINNESOTA.

▲Ada*•† .....Norman	W. W. Calkins.
Adams*•†.....Mower	P. H. Carr.
Adrian*•†.....Nobles	O. W. FREEMAN.
▲Aitkin*•†.....Aitkin	F. N. Hall.
Albany*•†.....Stearns	See Avon.
▲Albert Lea*•†....Freeborn	H. C. CARLSON.
Alden*•†.....Freeborn	Ira Cary.
▲Alexandria*•†.... Douglas	C. J. Gunderson.
Alpha*• .....Jackson	See Heron Lake.
Amboy*•†.....Blue Earth	Charles Thompson.
Annandale*•†..... Wright	Henry Spindler.
▲Anoka*•† ..... Anoka	A. F. PRATT.
Appleton*•†..... Swift	E. T. Young.
Argyle*•† ..... Marshall	GEORGE ERICKSON.
Arlington*•†..... Sibley	P. A. Cosgrove.
Atwater*•† ....Kandiyohi	L. E. Covell.
Audubon*•† ..... Becker	See Detroit City.
▲Austin*•†.....Mower	ARTHUR W. WRIGHT
Avoca*•† .....Murray	See Fulda.
Badger*•†.....Roseau	See Roseau.
Balaton*•†.....Lyon	See Tracy.
Barnesville*•†..... Clay	Charles S. Marden.
Battle Lake*•†.Otter Tail	See Fergus Falls.
Beardsley*•† ....Bigstone	See Graceville.
▲Beaver Falls*.....Renville	See Redwood Falls.
Belgrade*•† .....Stearns	See Glenwood.
Belle Plaine*•†.....Scott	See Shakopee.
Bellingham*•†Lac-qui-P'e	T. J. McElligott.
Belview*•†.....Redwood	A. O. Gimmestad.
▲Bemidji*•..... Beltrami	Street & Reynolds.
▲Benson*•†.....Swift	S. A. Hudson.
Bigelow*•† .....Nobles	See Worthington.
Big Lake*•† ...Sherburne	Frank T. White.
Bird Island*•†....Renville	H. C. Berry.
Blooming Prairie*•†. Ste'e	W. R. Hoskyn.
Blue Earth City*•†Farib'lt	FRANK E. PUTNAM.
▲Boyd*•† .... Lac-qui-Parle	See Madison.
Braham.....Isanti	See Cambridge.
Brainerd*•†...Crow Wing	T. C. BLEWITT.
▲Brandon*•† ..... Douglas	See Alexandria.
Breckenridge*•† ..Wilkin	EZRA G. VALENTINE.
▲Brewster*•† .....Nobles	See Heron Lake.
Bricelyn.....Faribault	A. M. Schancke.
Brooten*•†..... Stearns	See Glenwood.
Browerville*•†.....Todd	See Long Prairie.
Brown Valley*•† Traverse	A. S. Crossfield.
Brownton*•†.....McLeod	A. L. Brown.
▲Buffalo*•†..... Wright	J. T. Alley.
Buffalo Lake*•†..Renville	See Granite Falls.
Butterfield*•† Watonwan	See St. James.
▲Caledonia*•†....Houston	G. G. GOODWIN.
▲Cambridge*.....Isanti	Barber & Southerland
Campbell*•†..... Wilkin	E. G. Valentine.
Canby*•† Yellow Medicine	Ole Ostensoe.
Cannon Falls*•†.Goodhue	P. S. Aslakson.
▲Carlton*•† .....Carlton	H. H. Hawkins.
Carver*•†.....Carver	See Chaska.
Cass Lake•..... Cass	F. W. Smith.

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Town and County.	Name.
▲Center City*✶† ....Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*✶† .....Carver	T. F. CRAVEN.
Chatfield*✶† .....Fillmore	Joseph Underleak.
Chokio*✶† ..... Stevens	See Morris.
Clara City*✶† ...Chippewa	See Granite Falls.
Claremont*✶† .....Dodge	B. F. Hood.
Clarkfield*✶† Yello' Med'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*✶† Sherburne	See Big Lake.
Clearwater*✶† .... Wright	See St. Cloud.
Climax*✶† ..... Polk	See Crookston.
Clinton* .....Bigstone	See Graceville.
Cloquet*✶† .....Carlton	W. L. Chase.
Cokato*✶† ..... Wright	F. Swanson.
Comfrey ..... Brown	See New Ulm.
Correlit ..... Bigstone	See Appleton.
Cottonwood*✶† .....Lyon	W. D. Fanning.
▲Crookston*✶† ..... Polk	MILLER & FOOTE.
Dassel*✶† .....Meeker	See Litchfield.
Dawson*✶† . Lac-qui-Parle	A. W. Ewing.
Deer River*✶† ..... Itasca	See Grand Rapids.
Delano*✶† ..... Wright	F. H. Lindsley.
Delavan*✶† .....Faribault	S. J. Abbott.
▲Detroit*✶† ..... Becker	FRANK RICHARDSON.
Dexter*✶† ..... Mower	G. W. King.
Dodge Center*✶†....Dodge	See Kasson.
Donnelly*..... Stevens	See Morris.
Dover*✶† .....Olmsted	See Rochester.
▲Duluth*✶† .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St Paul National Bank, St. Paul.
Dundee✶† .....Nobles	See Slayton.
Eagle Bend*✶† .....Todd	See Long Prairie.
East Grand Forks*✶† Polk	Graves & Massee.
Easton*✶† .....Faribault	See Wells.
Echo*✶† . Yellow Medicine	R. Vaaller.
Eden Valley*✶† ....Meeker	James H. Doran.
Edgerton*✶† ....Pipestone	C. G. Brady.
▲Elbow Lake*✶† .....Grant	F. & M. Casey.
Elgin*✶† .....Wabasha	See Plainview.
▲Elk River*✶† ...Sherburne	Frank T. White.
Ellsworth*✶† .....Nobles	John F. Flynn.
Elmore*✶† .....Faribault	H. B. Smith.
Ely*✶† .....St. Louis	GEORGE WESCOTT.
Elysian*✶† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*✶† .....Polk	See Crookston.
Evansville*✶† .....Douglas	A. O. Feet.
Eveleth*✶† .....St. Louis	M. D. L. Fuller.
Excelsior*✶† ....Hennepin	W. P. McDonald.
Eyota*✶† .....Olmstead	See Rochester.
Fairfax*✶† ..... Renville	A. V. Ricke.
▲Fairmont*✶† .....Martin	DEAN & PALMER.
▲Faribault*✶† ..... Rice	H. T. PYLE.
Farmington*✶† ... Dakota	A. C. Finney.
Felton*✶† .....Clay	See Moorhead.
▲Fergus Falls*✶† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*✶† .....Polk	Thomas Keefe.
Fisher*✶† .....Polk	E. D. Kingsland.
Foley*✶† .....Benton	See Sauk Rapids.
Fosston*✶† .....Polk	R. S. Bennett.
Franklin*✶† .....Renville	See Fairfax.
Frazee*✶† .....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*✶† ....Murray	M. E. Foley.
Gary*✶† .....Norman	See Fertile.
Gaylord*✶† .....Sibley	G. A. McKenzie.
Gibbon*✶† .....Sibley	See Gaylord.
▲Glencoe*✶† .....McLeod	F. R. ALLEN.
Glenville*✶† .....Freeborn	See Albert Lea.
▲Glenwood*✶† .....Pope	E. M. Webster.
Good Thunder*✶† BlueE'th	See Mapleton.
Graceville*✶† .... Bigstone	M. S. STEVENS.
Granada*✶† .....Martin	See Fairmont.
▲Grand Marais*✶ ....Cook	See Duluth.
Grand Meadow*✶† .Mower	See Spring Valley.
▲Grand Rapids*✶† ...Itasca	T. M. Brady.
▲Granite Falls*✶† Yel. Med.	O. Hartwick.
Grove City*✶† .....Meeker	A T. Nelson.
▲Hallock*✶† .....Kittson	R. R. Hedenberg.
Halstad*✶† .....Norman	A. O. Ueland.
Hamline*✶† .....Ramsey	See St. Paul.
Hammond*✶† ...Wabasha	See Wabasha.
Hampton*✶† .....Dakota	See Farmington.
Hancock*✶† .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madelia.
Hardwick*✶† .....Rock	See Lu Verne.
Harmony*✶† .....Fillmore	See Preston.
Hartland*✶† ....Freeborn	See Albert Lea.
▲Hastings*✶† .....Dakota	F. M. CROSBY
Hawley*✶† .....Clay	G. Halverson.
Hayfield*✶† .....Dodge	See Kasson.
Hector*✶† .....Renville	O. A. Allen.
▲Henderson*✶† .....Sibley	W. H. Leeman.
Hendrum*✶† .....Norman	See Halstad.
Henning*✶† ....Otter Tail	See Fergus Falls.
Herman*✶† .....Grant	Arthur B. Childress.
Heron Lake*✶† ...Jackson	L. F. Lammers.
Hibbing*✶† .....St. Louis	W. J. POWER.
Hills*✶† .....Rock	See Lu Verne.
Hoffman✶† .....Grant	William Schellbach.
Holland✶† .....Pipestone	See Pipestone.
Houston*✶† .....Houston	See Caledonia.
Howard Lake*✶† ..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*✶† ....McLeod	H. H. Bonniwell.
Iona*✶† .....Murray	See Slayton.
Isanti*✶† .....Isanti	See Cambridge.
▲Jackson*✶† .....Jackson	FRED B. FABER.
Janesville*✶† .... Waseca	L. D. ROGERS.
Jasper*✶† .....Pipestone	F. L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*✶† .....Scott	F. J. Leonard.
Kasson*✶† .....Dodge	Robert Taylor.
Kennedy*✶† .... Marshall	See Hallock.
Kensington*✶† .. Douglas	See Alexandria.
Kenyon*✶† .....Goodhue	F. M. Lamp.
Kerkhoven*✶† .....Swift	See Benson.
Kiester*✶† .....Faribault	See Alden.
Kilkenny*✶† .....Lesueur	See Waterville.
Kinbrae*✶† .....Nobles	See Worthington.
Lafayette✶† .....Nicollet	See Winthrop.
▲Lake Benton*✶† ..Lincoln	John McKenzie.
Lake City*✶† .... Wabasha	ALLEN J. GREER.
Lake Crystal*✶† BlueEa'th	D. A. Reed.
Lakefield*✶† .....Jackson	E. T. Smith.
Lake Park*✶† .....Becker	See Detroit.
Lakeville*✶† .....Dakota	See Farmington.
Lamberton*✶† ..Redwood	F. Chague.
Lanesboro*✶† ....Fillmore	Chapman & Chapman.
Le Roy*✶† .....Mower	G. W. W. Harden.
Lester Prairie*✶† McLeod	See Glencoe.
Lesueur*✶† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*✶† .....Winona	See Winona.
▲Litchfield*✶† .....Meeker	C. H. Strobeck.
▲Little Falls*✶† ...Morrison	E. P. ADAMS.
▲Long Prairie*✶† .....Todd	J. D. Jones.
Lowry*✶† .....Pope	See Glenwood.
▲Luverne*✶† .....Rock	W. N. DAVIDSON.
Lyle*✶† .....Mower	See Austin.
Mabel*✶† .....Fillmore	W. H. Hammer.
Madelia*✶† .....Watonwan	BETHER & HAYCROFT.
▲Madison*✶† . Lac-qui-Parle	FRANK PALMER.
Madison Lake*✶† BlueE'th	See Mankato.
▲Mankato*✶† ...Blue Earth	S. B. WILSON.
▲Mantorville*✶.....Dodge	Littleton & McCaughey.
Maple Lake*✶† ....Wright	J. E. Madigan.
Mapleton*✶† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*✶† .....Lyon	VIRGIL B. SEWARD.
Maynard*✶† ....Chippewa	See Montevideo.
Mazeppa*✶† ....Wabasha	Michael Marx.
McIntosh*✶† .....Polk	S. H. Drew.
Melrose*✶† .....Stearns	Donahue & Stephens.
Menahga✶† .....Wadena	See Park Rapids.
Merriam Park*✶† .Ramsey	Wardell Spencer.
Milaca*✶† .....Mille Lacs	Giddings & Pratt.
Milan*✶† .....Chippewa	See Montevideo.
Minneapolis*✶† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
"	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 217 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*✶† .....Lyon	See Marshan.
Minnesota Lake*✶† F'rib'lt	See Mapleton.
▲Montevideo*✶† .Chippewa	LYNDON A. SMITH.
Montgomery*✶† ..Lesueur	C. D. McCarthy.
Monticello*✶† .....Wright	James C. Tarbox.
▲Moorhead*✶† .....Clay	EDWIN ADAMS.
▲Mora*✶† .....Kanabec	J. C. Pope.
Morgan*✶† .....Redwood	Albert Hauser.
Morris*✶† .....Stevens	LEWIS C. SPOONER.
Morristown*✶† .....Rice	See Faribault.
Morton*✶† .....Renville	See Olivia.
Mountain L*✶† Cottonw'd	See Windom.
Murdock*✶† .....Swift	See Benson.
New Duluth*✶† . St. Louis	See Duluth.
New London*✶† Randlyo'l	See Willmar.
New Paynesville*✶† St'rns	See St. Cloud.
New Prague*✶† .....Scott	E. A. Edgerton.
New Richland*✶† . Waseca	B. F. McGregor.
▲New Ulm*✶† .....Brown	HOIDALE & SOMSEN.
New York Mills✶† Ott'rt'l	See Wadena.
Nicollet*✶† .....Nicollet	See St. Peter.
Northbranch*✶† . Chicago	Charles A. Holt.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ✶ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*†.....Rice	R. J. Drake.
North St. Paul*†Ramsey	See St. Paul.
Norwood*†.....Carver	George J. Bradley.
Olivia*†.....Renville	S. R. Miller.
▲Ortonville*†....Bigstone	A. B. KAERCHER.
Osakis*†.....Douglas	F. H. Borchert.
▲Owatonna*†.....Steele	WHEELOCK & SPERRY.
▲Park Rapids*†...Hubbard	B. F. Wright.
Pelican Rapids*†Ot'r T'll	James T. McCullough
Perham*†.....Otter Tail	M. J. Daly.
Perley*†.....Norman	See Halstad.
▲Pine City*†.....Pine	S. G. L. Roberts.
Pine Island*†...Goodhue	See Zumbrota.
▲Pipestone*†....Pipestone	EVANS & EVANS.
Plainview*†.....Wabasha	J. A. Carley.
Plato*†.....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*†.....Fillmore	Wells & Hopp.
▲Princeton*†.....Millelacs	J. J. SKAHEN.
Racine*†.....Mower	See Spring Valley.
Raymond*†..Kandiyohi	J. M. Sheldon.
▲Redlake Falls*†.Redlake	C. E. Boughton.
▲Red Wing*†.....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*†Redw'd	A. C. Doliff.
Renville*†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*†.....Redwood	See Lamberton
▲Rochester*†.....Olmsted	BUIRT W. EATON.
Rockdell*.....Olmsted	See Rochester.
Rockford*†.....Wright	D. D. Ames.
▲Roseau*.....Roseau	R. J. Bell.
Rothsay*†.....Wilkin	See Breckenridge.
Round Lake*†....Nobles	See Worthington.
Royalton*†.....Morrison	George H. Niles.
Rush City*†.....Chisago	J. D. Markham.
Rushford*†.....Fillmore	G. W. Rockwell.
Rushmore*†.....Nobles	See Worthington.
Ruthton*†.....Pipestone	See Pipestone.
Sacred Heart*† Renville	Erie L. Winge.
Sanborn*†.....Redwood	See Lamberton.
Sandstone*†.....Pine	J. A. Smith.
Sargeant *†.....Mower	See Austin.
Sauk Center*†...Stearns	M. C. Kelsey.
▲Sauk Rapids*†...Benton	Thomas Van Etten.
▲Shakopee*†.....Scott	J. A. COLLER.
Shelly*†.....Norman	See Ada.
Sherburne*†.....Martin	A. G. T. BROUN.
Silver Lake*†...McLeod	See Glencoe.
▲Slayton*†.....Murray	B. H. Whitney.
Sleepy Eye*†.....Brown	SOMERVILLE & OLSEN.
South St. Paul*†.Dakota	See St. Paul.
Springfield*†.....Brown	George T. Olson.
Spring Grove*†.Houston	O. K. Dahle.
Spring Valley*†Fillmore	J. Q. Farmer.
Staples*†.....Todd	E. F. Gummer.
Starbuck*†.....Pope	O. J. Johnson.
Steen*†.....Rock	See Luverne.
Stephen*†.....Marshall	G. A. Carr.
Stewart*†.....McLeod	See Glencoe.
Stewartville*†..Olmsted	O. E. Hammer.
▲Stillwater*†Washington	MANWARING & SULLIVAN.
St. Bonifacius*†Hennepin	See Minneapolis.
St. Charles*†.....Winona	E. Hill.
▲St. Cloud*†.....Stearns	D T. CALHOUN.
St. Hilaire*†...Red Lake	J. K. Hannay.
▲St. James*†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*†.....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*†.....Nicollet	A. A. STONE.
Swanville*†....Morrison	See Little Falls.
Taylor's Falls*†.Chisago	See St. Paul.
Tenhassen.....Martin	See Fairmont.
Thief Riv.F'lls*†Redlake	Henry W. Lee.
Torah*†.....Stearns	See St. Cloud.
Tower*†.....St. Louis	W. G. Bonham.
Tracy*†.....Lyon	C. W. Main.
Truman .....Martin	See Welcome.
Twin Valley*†..Norman	E. M. Niles.

Town and County.	Name.
▲Two Harbors*†.....Lake	JOHN DWAN.
Tyler*†.....Lincoln	H. A. STRICKER.
Ulen*†.....Clay	See Hawley.
Verndale*†.....Wadena	A. B. Kling.
VernonC'ter*†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*†..... St. Louis	M. C. Palmer.
▲Wabasha*†..... Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*†.....Carver	See Minneapolis.
▲Wadena*†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*†..... Cass	J. G. McGARRY.
Walnutgrove*†..Redw'd	Mohler & Gooler.
▲Warren*†.....Marshall	A. Grindeland.
▲Waseca*†.....Waseca	JAMES M HANLEY.
Waterville*†.....Lesueur	G. F. Dullam.
Watkins*†.....Meeker	See Eden Valley.
Waverly*†.....Wright	See Buffalo.
Welcome*†.....Martin	G. M. Hopp.
Wells*†.....Faribault	D. A. Odell.
West Concord*†..Dodge	W. W. Westcott.
West Duluth*†..St. Louis	Pealer & Fesler.
▲Wheaton*†.....Traverse	O'Hair & Murphy.
▲Willmar*†...Kandiyohi	G H. Otterness.
▲Windom*†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*†Fariba'lt	H L. Bullis.
▲Winona*†.....Winona	WEBBER & LEES.
Winthrop*†.....Sibley	E. H. Huebner.
Wood Lake*† Yel'wMed.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*†..Nobles	J. A. TOWN.
Wykoff *†.....Fillmore	See Spring Valley.
Zumbrota*†.... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*†.....Monroe	GILLEYLEN & LEFTWICH.
Ackerman*†....Choctaw	See Kosciusko.
Amory*†.....Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*†.....Lee	Wm. Cox.
▲Batesville*†..... Panola	Lowrey & Perkins.
▲Bay St. Louis*†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*.....Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*†.....Harrison	WITTE & NEVILLE.
▲Booneville*†.... Prentiss	B. A. P. Selman.
▲Brandon*†..... Rankin	H. S. Cole.
▲Brookhaven*†.. Lincoln	CASSEDY & CASSEDY.
Brookville*†...Noxubee	See Macon.
▲Canton*†.....Madison	F. B. PRATT.
▲Carrollton*†.....Carroll	D. A. McEarchen.
▲Carthage*.....Leake	Lockett & Sullivan.
Centerville*†..Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*†...Coahoma	R. H. WILDBERGER.
Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*†..Yalobusha	BREWER,WILSON & ARNOLD
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*†... Lowndes	WILLIAM BALDWIN.
Como Depot*†.... Panola	Kyle & Shouds.
▲Corinth*†.....Alcorn	J. O. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*†..... Holmes	J. Wiener.
▲Ellisville*†..... Jones	Shannon & Street.
Enterprise*† .... Clarke	BUCKLEY & HALSELL.
Eupora*†..... Webster	Dunn & Dunn.
▲Fayette*.....Jefferson	R. L. Corban.
▲Forest*†.....Scott	Jeff. Kent.
▲Friarpoint*†...Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*†..... Amite	F. A. McClain.
Goodman*†..... Holmes	See Durant.
▲Greenville*†* Washington	JAYNE & WATSON.
▲Greenwood*†.... Leflore	L. P. YERGER.
▲Grenada*†..... Grenada	ROBERTSON HORTON.
Gulfport*†.....Harrison	F. M. Evans.
▲Hattlesburg*†..... Perry	S. E. Travis.
▲Hazlehurst*†..... Copiah	J. S. SEXTON.
▲Hernando*†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*†. Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*†.... Sunflower	Baker & Moody.
▲Iuka*†..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*†....Coahoma	See Clarksdale.
▲Kosciusko*† .....Attala	ANDERSON & DAVIS.
Laurel*†..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat *Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, Jr.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*†..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†..... Pike	J. B. WEBB.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*†.... Union	See Lee Crum.
Newton*†.....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*†..... Holmes	See Lexington.
▲Pittsboro*.....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*†.....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*†..... Marion	Henry Mounger.
▲Quitman*†.....Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*†.....Hinds	D. S Fearing.
▲Ripley*†.....Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*†.....Panola	Boothe & Boothe.
▲Scranton*†.....Jackson	BALLARD & BALLARD.
▲Senatobia*†..... Tate	J. F Dean.
▲Starkville*†.. Oktibbeha	CARROLL & MAGRUDER.
Summit*†.....Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*†.....Hinds	B. F. Fortner.
▲Tunica*†..... Tunica	Henderson & Bankston.
▲Tupelo*†.....Lee	ALLEN & ROBINS.
Utica*†..... Hinds	See Jackson.
▲Vaiden*†.....Carroll	McClurg & Flowers.
▲Vicksburg*†.... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*†.... Wayne	C. R. Pitts.
Wesson*†.....Copiah	See Hazlehurst.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton* ..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock*..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†..... Lawrence	E. J WHITE.
Auxvasse*†.... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina
Barnard*†..... Nodaway	P. J. Halney.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St.Franc's	J. H. Maingen.
▲Boonville*†..... Cooper	W. V. DRAFFEN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†..... Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†.....Linn	A A. BAILEY.
Browning*†.....Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†.....Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*.....Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†.....Bates	SMITH & STANLEY.
Calnesville*†... Harrison	S. P. Davisson.
Calhoun*†..... Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†.....Macon	See Macon City.
Camden Point*†...Platte	See Platte City.
Cameron*†.....Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†. C. Gir.	B. F. DAVIS.
Carl Junction*†.. Jasper	WILLIS G. CLARKE.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†.....Jasper	Howard Gray.
▲Carthage*†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*● Pemiscot	ROBERTS & HUNT.
▲Cassville*..... Barry	T. M. Allen.
Center*†..... Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†.....Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†. Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†. Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	R. F. Davis
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†... Moniteau	See California.
Clarksdale*†..... DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†..... St. Louis	See Central
Clearmont*†.. Nodaway	See Maryville.
Clinton*†..... Henry	C. C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*●..... Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†.....Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*... Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†..... Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Lies.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†..... Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El DoradoSprings*●Cedar	R. N. Banister.
Elmo*†.....Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. R. Shuck.
Ethel*†..... Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†..... Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*†.....Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†..... Jefferson	R. A. Swink.
Fillmore* ..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.

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Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B. Jones.
▲Fredericktown*†Madis'n	E. D. Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*•.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City•....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†....Schuyler	H. D. B. Cutler.
Golden City*†....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*....Sullivan	See Milan.
Green City*†....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Gulliford*†.....Nodaway	See Barnard.
Hale*†.....Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†....Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*†.....Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†...Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilholt.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†.. Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*†Jackson	ALBERT M. OTT.
▲Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†...Moniteau	See California.
Jasper*†.....Jasper	See Lamar.
¶▲Jefferson City*†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *†....Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TUTUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	C. S. McLaughlin.
Kingsville*†....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*†...Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†...Lafayette	ALEXANDER GRAVES.
Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†.....Benton	See Warsaw.
▲Linn*†.....Osage	Byors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†.....Linn	George B. Milburne, Jr.
Lock Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS
Lowry City*†....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†.....Clark	See Kahoka.
Lutesville*†....Bollinger	See Marblehill.
▲Macon*†.....Macon	JOHN A. WHITE.
Madison*†.....Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†.....Wright	L. D. Marr.
▲Marblehill*†....Bollinger	W. K. Chandler.
Marceline*†.....Linn	Harry K. & H. J. West.
Marionville*†. Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†.....Webster	M. SELPH.
Martinsburg*†...Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Maysville*†.....DeKalb	Frank Costello.
Mayview*†.....Lafayette	See Higginsville.
McFall*†.....Gentry	C. S. Lockwood.
Meadville*†.....Linn	E. D. Harvey.
▲Memphis*†.....Scotland	N. M. PETTINGILL.
Mendon*†.....Chariton	See Keytesville.
Mendota*†.....Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwin*†.....Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
▲Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†.....Randolph	WILLARD P. CAVE.

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Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*†.. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*†..... Henry	N. B. Conrad.
Morley*†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*†..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah*.... Harrison	See Bethany.
▲Mt. Vernon*† .Lawrence	Henry Brumback.
Nelson*†..... Saline	Wm. D. Bush.
▲Neosho*†..... Newton	GEORGE HUBBERT.
▲Nevada*†..... Vernon	WRIGHT & WRIGHT.
Newark*..... Knox	See Edina.
New Cambria*†.. Macon	BERT D. NARTONI.
New Florence*†.. Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*†.. Franklin	See Washington.
▲New London*†..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*†..... Sullivan	See Trenton.
Nianguas†..... Webster	See Marshfield.
Norborne*†..... Carroll	Sidney Miller.
Novelty*..... Knox	W. N. Doyle.
Oak Grove*†.... Jackson	See Blue Springs.
Odessa*†..... Lafayette	N. M. Houx.
Olean*†..... Miller	See Tuscumbia.
▲Oregon*..... Holt	T. C. DUNGAN.
Oronogo*†..... Jasper	See Webb City.
Orrick*†..... Ray	See Richmond.
Osborn*†..... DeKalb	P. M. Hatch.
▲Osceola*†..... St. Clair	Mann & Daniel.
Osgood*†..... Sullivan	See Milan.
Otterville*†..... Cooper	Thomas J. Starke.
▲Ozark*†..... Christian	W. A. LONG.
Pacific*†..... Franklin	See Washington.
▲Palmyra*†..... Marion	W. M. BOULWARE.
▲Paris*†..... Monroe	J. R. REYNOLDS.
Parkville*†..... Platte	James Brown.
Parnell*†..... Nodaway	See Sheridan.
Pattonsburg*†.. Daviess	T. A. Gaines.
Pax*..... Lawrence	See Mt. Vernon.
Perry*†..... Ralls	See Hannibal.
▲Perryville*†..... Perry	EDWARD ROBB.
Piedmont*†..... Wayne	DURHAM & DAVIS.
Pierce City*†.. Lawrence	F. C. Johnston.
Pilotgrove*†..... Cooper	See Boonville.
▲Pineville*..... McDonald	J. A. Sturges.
▲Platte City*†..... Platte	N. B. Anderson.
▲Plattsburg*†..... Clinton	E. C. HALL.
Pleasant Hill*†..... Cass	GEORGE W. BRUCE.
Polo*†..... Caldwell	F. B. Klepper.
▲Poplarbluff*†..... Butler	S. M. CHAPMAN.
Portland*†..... Callaway	See Fulton.
▲Potosi*†..... Washington	E. M. Dearing.
Powersville*†... Putnam	E. C. Wickless.
▲Princeton*†..... Mercer	IRA B. HYDE & SON.
Purdin*†..... Linn	See Laclede.
Puxico*†..... Stoddard	See Bloomfield.
Queen City*†... Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna*..... Mercer	See Princeton.
Ravenwood*†.. Nodaway	See Sheridan.
Raymore*†..... Cass	See Harrisonville.
Rea*†..... Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*†..... Bates	TEMPLETON & HALES.
Richland*†..... Pulaski	S. J. Manes.
▲Richmond*†..... Ray	C. T. GARNER.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*†..... Boone	See Boonville.
▲Rockport*†.... Atchison	Hunt & Bailey.
Rockville*†..... Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†..... Phelps	T. M. JONES.
Rosendale*†.... Andrew	See Savannah.
Rothville*†.... Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*†..... Scotland	See Memphis.
▲Salem*†..... Dent	L. Judson.
Salisbury*†..... Chariton	W. S. STOCKWELL.
Sarcoxie*†..... Jasper	D. M. Roper.
▲Savannah*†..... Andrew	WILLIS G. HINE.
Schell City*†..... Vernon	See Nevada.
▲Sedalia*†..... Pettis	JAMES T. MONTGOMERY.
Seneca*†..... Newton	R. J. Balch.
Seymour*†..... Webster	A. H. Davis.
Shelbina*†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*†..... Vernon	J. P. Jones & Son.
Sheridan*†..... Worth	See Grant City.
Sikeston*†..... Scott	J. W. Moore.
Silex*†..... Lincoln	See Troy.
Skidmore*†.... Nodaway	W. M. Howden.
Slater*†..... Saline	C. P. STARTS.
Smithton*†..... Pettis	See Sedalia.
Smithville*†..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph†. Buchanan	See St. Joseph.
So.-West City*. McDonald	See Pineville.
Sparta*†..... Christian	See Ozark.
Spickard*†..... Grundy	J. A. Denslow.
▲Springfield*†..... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	C. A. RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*† S.Genev.	E. A. ROZIER.
Stewartsville*†. De Kalb	J. H. Williams.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†..... Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†..... St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*.... Lawrence	D. B. Jones.
Stoutsville*†..... Monroe	See Paris.
Sturgeon*†..... Boone	Thomas C. Carter.
Sullivan*†..... Franklin	Charles E. Farrar.
Sumner*†..... Chariton	See Keytesville.
Sweet Springs*†.. Saline	ROBERT FULKERSON.
Tarkio*†..... Atchison	L. G. POPE.
Thayer*†..... Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*†..... Moniteau	W. F. Quigley.
▲Trenton*†..... Grundy	HUGH C. SMITH.
Triplett*†..... Chariton	See Keytesville.
▲Troy*†..... Lincoln	R. S. Sutton.
Turney*†..... Clinton	See Plattsburg.
▲Tuscumbia*†..... Miller	L. N. Musser.
▲Union*†..... Franklin	Charles F. Gallenkamp.
Union Star*†.... De Kalb	Henry Boone.
▲Unionville*†.... Putnam	D. F. CALFEE.
Urich*†..... Henry	J. A. Overbey.
▲Vanburen†..... Carter	Daniel Huett.
Vandalia*†..... Audrain	W. W. Botts.
Verona*†..... Lawrence	See Monett.
▲Versailles*†..... Morgan	WM. FORMAN.
▲Vienna*..... Maries	John W. Terrill.
Walker*†..... Vernon	See Nevada.
Walnut Grove*†. Greene	W. H. Davis.
▲Warrensburg*†. Johnson	EWING COCKRELL.
▲Warrenton*†..... Warren	Peers & Morsey.
▲Warsaw*†..... Benton	H. P. Lay.
Washington*†.. Franklin	Jesse H. Schaper.
Watson*†..... Atchison	See Rock Port.
Waverly*†..... Lafayette	E. M. Edwards.
Wayland*†..... Clark	See Kahoka.
▲Waynesville*.... Pulaski	W. H. Locker.
Weatherby*†.... DeKalb	See Maysville.
Weaubleau*†.... Hickory	Theodore Ruett.
Webb City*†..... Jasper	REDDING & OWEN.
Wellington*†.. Lafayette	See Lexington.
Wellaville*. Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*†.... Atchison	J. W. Peck.

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Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*•† .... Howell	OLDEN & ORR.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*† ... Livingston	See Chillicothe.
Willow Springs*•† Howell	A. MULLINIX.
Windsor*•† ..... Henry	James P. Allen.
Winfield*•† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*•† ..... Daviess	See Gallatin.
Wyaconda*•† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†. Deer Lodge	GEORGE B. WINSTON.
Belt*•† ..... Cascade	Camden Bretz.
▲Bigtimber*•†Sweet Grass	A. G. Hatch.
▲Billings*•† ... Yellowstone	W. M. JOHNSTON.
▲Boulder*•† ..... Jefferson	George F. Cowan.
▲Bozeman*•† ..... Gallatin	LUCE & LUCE.
Bridger ..... Carbon	See Red Lodge.
▲Butte*•† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*•† Flath'd	R. L. Oliver.
Deerlodge...*•†Deerlodge	Edward Scharnikow.
▲Dillon*•† .... Beaver Head	JOHN G. WILLIS.
Forsyth*•† ..... Custer	See Miles City.
▲Fort Benton*†... Choteau	B. L. Powers.
▲Glasgow*•† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*•† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*•† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*•† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*•† .... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*•† ..... Flathead	Sanford & Grubb.
▲Lewistown*•† ..... Fergus	W. M. Blackford.
▲Livingston* ..... Park	A. P. STARK.
▲Miles City*•† ..... Custer	J. H. JOHNSTON.
▲Missoula*•† ..... Missoula	THOMAS G. MARSHALL.
Neihart*•† ..... Cascade	Richard Bennett.
▲Phillipsburg*•† ... Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*•† ..... Carbon	George W. Pierson.
Sandcoulee*•† .... Cascade	See Great Falls.
Stevensville*•† .... Ravalli	GEORGE T. BAGGS.
Stockette ..... Cascade	See Great Falls.
▲Townsend*•†. Broadwater	F. X. DOLENTY.
Twin Bridges*•.. Madison	See Virginia City.
▲Virginia City*† .. Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*•† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
▲Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Box butte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•†. Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Searly.
▲Auburn*•† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*•† ..... Hamilton	FRANK COYKENDALL.
Avoca*•† ..... Cass	C. E. Tefft.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barnston*•† ..... Gage	See Blue Springs.
▲Bartlett*•† ..... Wheeler	Bishop & Anderson.
Bartley*•† ..... Redwillow	See McCook.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battlecreek*•† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† ..... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•† ..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	H. B. Waldron.
Berlin*•† ..... Otoe	See Nebraska City.
Bertrand*•† ..... Phelps	R. J. Abara.
Bigspring*•† ..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	WALTON & MUMMERT.
Bloomfield*•† ..... Knox	W. De Funk.
▲Bloomington*•†. Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	R. A. SIMPSON.
Bluesprings*•† ..... Gage	C. S. Otis.
Boelus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•† .... Custer	J. R. DEAN.
Bromfield*•† ..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Brunow*•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Matters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*•† ..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•† ..... Franklin	Sheppard & Black.
Carleton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedarbluffs*•†.. Saunders	See Wahoo.
Cedar Rapids*•† ..... Boone	E. L. Sargent.
▲Central City*•† ... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	See Central City.
Clarkson*•† ..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•† ..... Cherry	See Valentine.
Coleridge*•† ..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE I. FOSS.
Culbertson*•† . Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A. WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† ... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	G. W. Ross.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	See Crete.
Douglas*•† ..... Otoe	Charles H. Marshall.
Dubois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S. Littlefield.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† ..... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Waterloo.
Elm Creek*•† ..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•† ..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Fremont*•† ..... Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN.
Genoa*•† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*•† ..... Clay	See Fairfield.
Gordon*•† ..... Sheridan	S. H. Ladd.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	CHARLES G. RYAN.
▲Grant*•† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*•† ..... Cass	See Ashland.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	See Papillion.
Guiderock*•† .... Webster	See Red Cloud.
Haigler*•† ..... Dundy	See Belleelman.
Hallam*•† ..... Lancaster	See Lincoln.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*•† ..... Sioux	G. Guthrie.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*•† .. Sheridan	J. E. Gilmore.
▲Hebron*•† ..... Thayer	J. T. McCUISTION.
▲Hemingford*•† Boxbutte	W. M. Iodence.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† .... Lancaster	W. B. Morrison.
Hildreth*•† ..... Franklin	See Holdrege.
▲Holdrege*•† ..... Phelps	ROBERT ST. CLAIR.
Holstein*•† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*•† ..... Colfax	See Leigh.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. A. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	S. S. Bishop.
Indianola*•† .. Redwillow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Kearney.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•† ..... Nemaha	I. H. Clagett.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
Kearney*•† ..... Buffalo	WARREN PRATT
Kenesaw*•† ..... Adams	S. H. Smith.
Kennard*•† .. Washington	See Blair.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel*•† ..... Cedar	F. P. Yoter.
Lawrence*•† ..... Nuckolls	See Nelson.
Lebanon*•† .. Redwillow	See Indianola.
Leigh*•† ..... Colfax	W. H. Carleton.
▲Lexington*•† ..... Dawson	E. A. COOK.
Liberty*•† ..... Gage	See Beatrice.
¶▲Lincoln*•† .... Lancaster	F. A. BOEHMER, 1011 O Street. Refers to American Exchange National Bank.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia National Bank
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† ..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† .... Sherman	See Loup.
Lodgepole*•† ... Cheyenne	See Sidney.
Longpine*•† ..... Brown	J. S. Davisson.
Loomis*•† ..... Phelps	Thomas L. Doherty.
Louisville*•† ..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BURCH.
Lyons*•† ..... Burt	Fremont Everett.
▲Madison*•† ..... Madison	WILLIS E. REED.
Madrid*•† ..... Perkins	See Grant.
Malmo*•† ..... Saunders	See Wahoo.
Marquette*•† ... Hamilton	See Aurora.
Mason City*•† ..... Custer	See Ansley.
Maywood*•† ..... Frontier	See Stockville.
▲McCook*•† ..... Redwillow	C. E. ELDRED
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
MeadowGrove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. O. Detweiler.
Milier*•† ..... Buffalo	O. F. Hamilton.
Milligan*•† ..... Fillmore	See Geneva.
▲Minden*•† ..... Kearney	L. W. HAGUE.
Monroe* ..... Platte	See Columbus.
Morsebluff*•† ... Saunders	See Wahoo.
▲Mullen*•† ..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neitzel.
Murray*•† ..... Cass	See Plattsmouth.
▲Nebraska City*•† .... Otoe	WILLIAM HAYWARD.
Nehawka*•† ..... Cass	See Weeping Water.
▲Neligh*•† ..... Antelope	Charles H. Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Auburn.
New Castle*•† ..... Dixon	See Ponca.
Newman Grove*•† Madi'n	C. A. Randall.
Newport*•† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*•† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*•† ..... Dodge	Ernest Kern.
▲North Platte*•† .. Lincoln	H. S. RIDGELY.
Oak*•† ..... Nuckolls	See Nelson.
Oakdale*•† ..... Antelope	M. B. Putney.
Oakland*•† ..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Blue Springs.
▲Ogallala*•† ..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	C. A. Fowler.
▲Omaha*•† ..... Douglas	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg Refer to any National bank in Omaha.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*•† ..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
Orchard*•† ..... Antelope	See O'Neill.
▲Ord*•† ..... Valley	H. E. OLESON.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•† ..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	Wm. H. Chappell.
Overton*•† ..... Dawson	See Lexington.
Oxford*•† ..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•† .... Hitchcock	See Hayes Center.
Palmer*•† ..... Merrick	See Central City.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*•† ..... Lancaster	John T. Marshall.
▲Papillion*•† ..... Sarpy	James Hassett.
▲Pawnee City*•† ... Pawnee	G. E. BECKER.
▲Pender*•† ..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•† ..... Boone	O. F. Plum.
Phillips*•† ..... Hamilton	See Aurora.
▲Pierce*•† ..... Pierce	Douglas Cones.
Pilger*•† ..... Stanton	See Stanton.
Plainview*•† ..... Pierce	J. A. WILLIAMS.
Platte Center*•† .... Platte	George N. Hopkins.
▲Plattsmouth*•† ..... Cass	BYRON CLARK.
Pleasanton*•† ..... Buffalo	See Kearney.
Plymouth*•† .... Jefferson	See Fairbury.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•† ..... Saunders	See Wahoo.
Ragan*•† ..... Harlan	See Alma.
Randolph*•† ..... Cedar	G. W. Wiltsie.
Ravenna*•† ..... Buffalo	J. E. Mellett.
▲Red Cloud*•† .... Webster	E. W. OVERMAN.
Republican City*•† Harlan	N. J. Ludi.
Reynolds*•† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*•† ..... Franklin	See Red Cloud.
Rogers*•† ..... Colfax	See Schuyler.
Rulo*•† ..... Richardson	George D. Kirk.
Rushville*•† ..... Sheridan	C. L. DAVIS.
Salem*•† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*•† ..... Clay	See Sutton.
▲Schuyler*•† ..... Colfax	C. J. PHELPS.
Scribner*•† ..... Dodge	Henry M. Kidder.
▲Seward*•† ..... Seward	J. J. THOMAS.
Shelby*•† ..... Polk	See Osceola.
Shelton*•† ..... Buffalo	J. F. Walker.
Shickley*•† ..... Fillmore	C. W. Price & Co.
Shubert*•† .... Richardson	See Falls City.
▲Sidney*•† ..... Cheyenne	LEROY MARTIN.
Silver Creek*•† ... Merrick	See Central City.
Smithfield*•† ..... Gosper	See Elwood.
Snyder*•† ..... Dodge	See Fremont.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
South Bend*•†..... Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer*..... Boyd	Sanford Parker.
Springfield*•†.....Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•†.....|.. Harlan	See Orleans.
▲Stanton*•†.....Stanton	A. A. KEARNEY.
Staplehurst*•†.... Seward	See Seward.
St. Edward*•†.....Boone	J. E. Wilson.
▲St. Paul*•† .....Howard	B. D. HAYWARD.
Steinauer*•†.....Pawnee	See Pawnee City.
Stella*•†..... Richardson	See Falls City.
Sterling*•†.....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
Strang*•†.....Fillmore	G. D. Mathewson.
Stratton*•†.... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•†..... Holt	J. A. Rice.
Sumner*•†.....Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†.....Butler	See David City.
Sutherland*•† ....Lincoln	See North Platte
Sutton*•†.....Clay	E. E. Hairgrove.
Swanton*•†.....Saline	See Wilber.
Syracuse*•†..... Otoe	J. W. EATON.
Tablerock*•†.....Pawnee	See Pawnee City.
Talmage*•†..... Otoe	D. W. Livingston.
▲Taylor* .....Loup	C. I. Bragg.
▲Tecumseh*•† ....Johnson	S. P. DAVIDSON.
▲Tekamah*•† .....Burt	A. N. Corbin, Jr.
Thayer*•†..... York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•†..... Saline	See Fairbury.
▲Trenton*•† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†.....Butler	C. M. Skiles.
Unadilla*•† .....Otoe	See Syracuse.
Union*•†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•†..... Franklin	See Holdrege.
Utica*•†.....Seward	H. M. Coleman.
▲Valentine*•†.....Cherry	F. M. Walcott.
Valley*•†.....Douglas	See Omaha.
Valparaiso*•†... Saunders	See Wahoo.
Verdigris..... Knox	See Niobrara.
Verdon*•†.... Richardson	See Falls City.
Vesta*•†..... Johnson	See Tecumseh.
Waco*•†.....York	See York.
▲Wahoo*•†..... Saunders	M. NEWMAN.
Wakefield*•† .....Dixon	J. H. Brown.
Wallace*•† .....Lincoln	See Grant.
Wauneta*•†..... Chase	See Imperial.
Wausa*•†..... Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†.....Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†..... Saline	See Wilber.
Weston*•†..... Saunders	See Wahoo.
▲West Point*•†....Cuming	T. M. MOODIE.
▲Wilber*•†..... Saline	J. H. Grimm.
Wilcox*•†.....Kearney	E. C. Dailey.
Wilsonville*•†.....Furnas	See Beaver City.
Winside*•† .....Wayne	H. E. Simons.
Wisner*•†.....Cuming	Oliver Olcson.
Woodlake*•†.....Cherry	See Valentine.
Wood River*•†.....Hall	O M. Quackenbush.
Wymore*•†..... Gage	A. D. McCandless.
▲York*•† .....York	BATES & KIRKPATRICK.
Yutan*•†..... Saunders	See Wahoo.

NEVADA.

▲Austin*•†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*•†.....Eureka	P. Breen.
Gardnerville*•... Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Pioche*†..... Lincoln	George S. Sawyer.
▲Reno*•†.....Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*•†.... Storey	W. E. F. DEAL.
Wadsworth*•†.... Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•†.....Belknap	See Laconia.
Andover*•†... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†.. Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	MATTHEWS & SAWYER.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†... Rockingham	W. H. Drury.
▲Exeter*•†.... Rockingham	EASTMAN & HOLLIS.
Farmington*•†..Strafford	Samuel S. Parker.
Fitzwilliam*•.... Cheshire	Amos J. Blake.
Francestown*† Hillsboro	See Peterboro.
Franklin*•†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*•†.... Hillsboro	Samuel Upton.
Gorham*•†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•†..... Grafton	George H. Hitchcock.
▲Haverhill*•†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•†.....Cheshire	E. J. Temple.
▲Keene*•†..... Cheshire	JOHN E. ALLEN.
▲Laconia*•†..... Belknap	STONE & SHANNON.
Lakeport*•†.....Belknap	Hibbard & Hibbard.
▲Lancaster*•†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•†.....Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†..Hillsboro	CYRUS H. LITTLE.
Meridith*•†..... Belknap	Bertram & Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
North Conway*•†.Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*•†..... Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•† Rock'ham	EDWARD H. ADAMS.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•†.... Strafford	LESLIE P SNOW.
Salmon Falls*•† Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee*..... Sullivan	George Dodge.
Suncook*•†... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. R. Fellows.
Troy*•†..... Cheshire	See Keene.
Wakefield*•†..... Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•†..... Atlantic	See Atlantic City.
Allentown*•†.. Monmouth	Harvey R. Bergen.
Alloway*•†..... Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†.Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*•† Mon.	See Asbury Park.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†..... Burlington	See Burlington.
Bloomfield*•†..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•†..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†. Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	JOSEPH H. POWELL.
Burlington*•†. Burlington	HOWARD FLANDERS.
Butler*•†..... Morris	See Paterson.
Caldwell*•†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†.... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†. Cape M	J. M. E. Hildreth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Carlstadt*• † ..... Bergen	See Hackensack.
Cedarville*• † Cumberland	B. T. Powell.
Chatham*• † ..... Morris	A. PHILETUS KONKLE.
Clayton*† ..... Gloucester	See Woodbury.
Clinton*• † ..... Hunterdon	See Flemington.
Closter*• † ..... Bergen	C. B. Harvey.
Collingswood*• .. Camden	See Camden.
Cramer Hill† .... Camden	See Camden.
Cranbury† ..... Middlesex	A. S. Appelget.
Cranford*• † ..... Union	See Elizabeth.
Deckertown*• † .... Sussex	Henry C. Hunt.
Dover*• † ..... Morris	B. W. ELLICOTT.
East Orange*† ..... Essex	JEROME D. GEDNEY.
Eatontown*• † Monmouth	See Long Branch.
Egg Harbor City*• † Atlan.	A. Stephany.
▲Elizabeth*• † ..... Union	P. H. GILHOOLY.
Elmer*• † ..... Salem	Abram Cochran.
Englewood*• † ..... Bergen	George R. Dutton.
Farmingdale*• † Monm'th	See Freehold.
▲Flemington*• † Hunterdon	WILLARD C. PARKER.
Fort Lee* ..... Bergen	See Hoboken.
Franklin*• ..... Essex	See Newark.
▲Freehold*• † .. Monmouth	FRANK P. McDERMOTT.
Frenchtown*• † Hunterd'n	L. D. Hagaman.
Glassboro*• † .. Gloucester	See Woodbury.
Gloucester City*• † Camd'n	See Camden.
Guttenburg*† .... Hudson	See Hoboken.
▲Hackensack*• † .... Bergen	JAMES M. VAN VALEN.
Hackettstown*• † Warren	J. C. Allen.
Haddonfield*• † .. Camden	Chas. R. Stevenson.
Hammonton*• † .. Atlantic	A. J. King.
Harrison*• † ..... Hudson	See Jersey City.
Hightstown*• † .... Mercer	R. M. J. SMITH.
Hoboken*• † ..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*• † ..... Mercer	John S. Van Dike.
Irvington *† ..... Essex	See Newark.
Jamesburg*• † . Middlesex	See New Brunswick.
▲Jersey City*• † .... Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References; Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney† ..... Hudson	See Jersey City.
Keyport*• † .... Monmouth	B. B. Ogden.
Lakewood*• † ..... Ocean	T. J. R. Brown.
Lambertville*• † Hunter'n	WALTER F. HAYHURST.
Long Branch*• † Monm'th	HENRY S. TERHUNE.
Madison*• † ..... Morris	C. A. Rathbun.
Manasquan*• † Monmouth	H. H Wainright.
Matawan*• † .. Monmouth	See Long Branch.
▲May's Landing*• † Atlantic	See Atlantic City.
Medford*• † ... Burlington	See Mount Holly.
Merchantville*• † Camden	See Camden.
Metuchen*• † .. Middlesex	See New Brunswick.
Millburn*• † ..... Essex	See Orange.
Millville*• † . Cumberland	Martin W. Lane.
Montclair*• † ..... Essex	EDWIN B. GOODELL.
Moorestown*• † Burlingt'n	S. K. Robbins.
▲Morristown*• † .... Morris	HENRY C. PITNEY, JR.
Mount Holly*• † Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*• † ..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GULD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*• † . Mid'sx	HOWARD A. REYNOLDS.
New Durham*• † .. Hudson	See Jersey City.
▲Newton*• † ..... Sussex	Theodore Simonson.
Ocean City*• † .. Cape May	A. A. Howell.
Ocean Grove*† Monmouth	See Asbury Park.
Orange*• † ..... Essex	BLAKE & HOWE.
Oxford*† ..... Warren	See Belvidere.
Palmyra*• † .... Burlington	See Burlington.
Passaic*• † ..... Passaic	JOHN T VAN RIPER.
▲Paterson*• † ..... Passaic	FREDERICK F. SEARING.
Paulsboro*• † .. Gloucester	See Woodbury.
Pemberton*† .. Burlington	See Mt. Holly.
Penn Grove*• † .... Salem	See Salem.
Pennington*• † .... Mercer	T. D. Durling.
Perth Amboy*• † Middlesex	JOSEPH E. STRICKER.
Phillipsburg*• † .. Warren	SMITH & BRADY.
Plainfield*• † ..... Union	CHARLES A. REED.
Pleasantville*• † .. Atlantic	See Atlantic City.
Point Pleasant*• † .. Ocean	Thomas Curtis.
Princeton*• † ..... Mercer	FERGUS A. DENNIS.
Rahway*• † ..... Union	LESLIE LUPTON.
Raritan*• † ..... Somerset	See Somerville.
Redbank*• † .... Monmouth	EDMUND WILSON.
Ridgewood*• † ..... Bergen	Cornelius Doremus.
Riverside*• † .. Burlington	See Burlington.
Rockaway*• † ..... Morris	John F. Stickle.
Rutherford*• † .... Bergen	ADDISON ELY.
▲Salem*• † ..... Salem	JONATHAN W. ACTON.
Seabright*• † .. Monmouth	See Atlantic Highlands.
Sea Isle City*• † . Cape May	Thos. W. Sudlum.
▲Somerville*• † ... Somerset	JAMES J. BERGEN.
South Amboy*• † Middlesex	See Perth Amboy.
South Orange*• † ... Essex	See Orange.
South River*• † Middlesex	See New Brunswick.
Summit*• † ..... Union	LEROY A. GIBBY.
Swedesboro*• † Gloucester	Edgar Shivers.
▲Toms River*• † ..... Ocean	J. W. Carmichael.
Town of Union† .. Hudson	See Hoboken.
¶▲Trenton*• † ..... Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Co.'s in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*• † ..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*• † Burlingtn	See Mount Holly.
Vineland*• † .. Cumberland	HENRY S. ALVORD.
Washington*• † ... Warren	OSCAR JEFFERY.
Weehawken*† .... Hudson	See Hoboken.
Westfield*• † ..... Union	See Elizabeth.
West Hoboken*• † Hudson	A. A. Rich.
West New York . Hudson	See Hoboken.
Woodbridge*• † Middlesex	See Rahway.
▲Woodbury*• † . Gloucester	DAVID O. WATKINS.
Woodstown*† ..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*• ..... Otero	William A. Hawkins.
▲Albuquerque*• † Bernalillo	LESTER & MITCHELL.
▲Aztec* ..... San Juan	Robert C. Prewitt.
▲Carlsbad*• † ..... Eddy	FREEMAN & CAMERON.
▲Clayton*• † ..... Union	O. T. Toombs.
Deming*• † ..... Grant	S. M. Ashenfelter.
East Las Vegas*† . San Mig'l	A. A. Jones.
Eddy ..... Eddy	See Carlsbad.
Gallup*• † ..... Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲Las Cruces*• † . Donna Ana	BONHAM & LLEWELLYN.
▲Las Vegas*• † .. San Miguel	W. G. HAYDEN.
▲Lincoln* ..... Lincoln	E. W. HULBERT.
▲Los Lunas*• † .... Valencia	See Albuquerque.
Magdalena*• † .... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲Puertode Luno* Guadalo'p	See Las Vegas.
Raton*• † ..... Colfax	CHARLES SPRINGER.
▲Roswell*• † ..... Chaves	Alexander J. Nisbet.
San Marcial*• † .... Socorro	See Socorro.
¶▲Santa Fe*• † ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*• † ..... Grant	BARNES & APPEL.
▲Socorro*• † ..... Socorro	W. H. WINTER.
Springer*• † ..... Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla. Rio Ar'ba	See Santa Fe.
Whiteoaks* .. .... Lincoln	Watson & Lund.

NEW YORK.

Adams*• † ..... Jefferson	A. F. & T. F. Saunders.
Addison*• † ..... Steuben	DELMAR M. DARRIN.
Afton*• † ..... Chenango	George A. Haven.
Akron*• † ..... Erie	Paxon & Paxon.
¶▲Albany*• † ..... Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*• † ..... Orleans	SIGNOR & WAGE.
Alfred* ..... Allegany	See Hornellsville.
Allegany*• † . Cattaraugus	W. C. Overton.
Amenia*• † ..... Dutchess	George H. Swift.
Amityville*• † .... Suffolk	S. P. Hildreth.
Amsterdam*• † ... Montg'y	NISBET & HANSON.
Andes* ..... Delaware	B. Johnson.
Andover*• † ..... Allegany	CLAYTON L. EARLEY.
Angelica*• † ..... Allegany	D. D. Dickinson.
Antwerp*• † .... Jefferson	John C. Trolan.
Arcade*• † ..... Wyoming	G. A. Barnes.
▲Argyle* ..... Washington	John B. Conway.
Attica*• † ..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*• † ..... Cayuga	AMASA J. PARKER.
Aurora*• † ..... Cayuga	John A. Hudson.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*† .. Chenango	George I. Skinner.
Baldwinsville*† . Onond'a	Fred. A. Marvin.
▲Ballston Spa*† .. Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ... Chautauqua	F. C. Lewis.
Brockport*† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† ..... Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 111 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Refers to Marine Bank and Commercial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Cambden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† .. Montg'y	H. L. Hutson.
▲Canandaigua*† .. Ontario	HOMER J. REED.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*† Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ... Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*† Catta'agus	D. E. Powell.
Cazenovia*† .... Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† .. Franklin	A. B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.
Cherryvr'k*† . Chaut'qua	E. M. Curtis.
Cherry Valley*† . Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† ... Madison	Charles Kellogg.
Churchville*† ..... Monroe	See Brockport.
Cincinnatus*† ... Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*† Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*† ... Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG
Cold Spring*† ... Putnam	W. H. Haldane.
Collegepoint*† ... Queens	Wm. Sutter.
▲Cooperstown*† ... Otsego	Charles T. Brewer.
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*† . Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*† ..... Greene	See Catskill.
Crown Point*† ..... Essex	See Port Henry.
Cuba*† ..... Allegany	J. C. Leggett.
Dansville*† .. Livingston	B. G. FOSS.
Dayton*† ... Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry*† Westch'r	Townsend & McClelland.
Dolgeville*† ... Herkimer	Geo. P. Ward.

Town and County.	Name.
Dover Plains*† . Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† .. Chautauqua	STEARNS & WARNER.
Earlville*† .... Chenango	S. B. Cloyes.
East Aurora*† ..... Erie	FRANK R. WHALEY.
E. Bloomfield*† .. Ontario	See Canandaigua.
East Hampton*† . Suffolk	See Sag Harbor.
E. Randolph* Cattaraugus	Goodwill & Benson.
Edmeston*† ..... Otsego	U. G. Welch.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington* ... Chautauqua	See Jamestown.
▲Elmira*† ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† ..... Madison	See Morrisville.
Fairport*† ..... Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*† . Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
Fishkill on Hds'n*† Dutc'a	J. F. Schloseer.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*† .... Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† . Washington	See Sandyhill.
Fort Edward*† Wash'ton	A. D. Wait.
Fort Plain*† Montgom'ry	D. C. Shults.
Frankfort*† .... Herkimer	H. H. Ingham.
Franklin*† ..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† . Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† .... Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*† Montgom'y	R. B. Fish.
Gainesville*† .. Wyoming	See Warsaw.
▲Geneseo*† ..... Livingston	JOHN R. STRANG.
Geneva*† ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† .... Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† ..... Warren	A. J. CHERITREE.
Gloversville*† .... Fulton	BAKER & BURTON.
▲Goshen*† ..... Orange	J. W. GOTT.
Gouverneur*† . St. Law'ce	Conger & Orvis.
Gowanda*† . Cattaraugus	F. J. Blackman.
Granville*† . Washington	S. E. Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† ..... Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† ..... Madison	Joseph Mason.
Hammondsport*† . Steu'n	W. S. Drew.
Hancock*† ..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw*† . Rockland	THOMAS H. LEE.
Hempstead*● ..... Nassau	A. R. Griffin.
▲Herkimer*† ... Herkimer	GEORGE H. BUNCE.
Hermitage* .... Wyoming	See Warsaw.
Hobart*† ..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*† Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*† . Steuben	BEARD & ALLEN.
Horseheads*† .. Chemung	D. C. Curtis.
▲Hudson*† ..... Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ... Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*† ..... Tompkins	G. B. DAVIS.
▲Jamaica*† ..... Queens	WILLIAM W. GILLEN.
Jamestown*† . Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*† ..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	EVERETT FOWLER.
LakeGeo. Ass'bly* Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*† . Rensse'r	H. N. GREENE.
Leroy*† ..... Genesee	W. H. Smith.
Liberty*† ..... Sullivan	D. S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*† Cattar'us	Ernest H. Woodruff.
Livonia*† ..... Livingston	Charles Ward.
Locke*† ..... Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† ..... Lewis	Fred. C. Schraub.
▲Lyons*† ..... Wayne	DWIGHT S. CHAMBERLAIN.
Madrid*● .... St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN I. GILBERT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mamaroneck*†Weste'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*† .. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*●.....Orleans	Filkins & Coe.
Mexico*†.....Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†.....Niagara	G. F. Thompson.
Middletown*●†.....Orange	DILL & COX.
Milford*● .....Otsego	J. V. Guernsey.
Millbrook*●† .... Dutchess	See Poughkeepsie.
Millerton*●†.... Dutchess	Collins Sheldon.
Mineola*●† .....Nassau	See Jamaica.
Mohawk*●†.... Herkimer	James B. Rafter.
▲Monticello*●†.... Sullivan	Timothy F. Bush.
Montour Falls*●†Schuyler	Frank Johnson.
Moravia*●†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania●†.. New York	See New York City.
▲Morrisville*●†.... Madison	H. B. Coman.
Mt. Kisco*●† Westchester	See New Rochelle.
Mt. Morris*●†. Livingston	John M. Hastings.
Mt. Vernon*●†..Weste'ter	FRANK A. BENNETT.
Naples*●†..... Ontario	Lincoln & Lincoln.
Newark*●† ..... Wayne	M. I. Greenwood.
New Berlin*●†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*●†.....Orange	A. H. F. SEEGER.
▲New City*●..... Rockland	See Spring Valley.
New Paltz*●†.....Ulster	J. N. Vanderlyn.
Newport*●†.....Herkimer	C. L. Fellows.
New Rochelle*●†Westch'r	LINCOLN G. BACKUS.
▲New York City*●† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal"
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.

Town and County.	Name.
▲New York City*●† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 208 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*●†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*●† ..... Broome	See Deposit.
North Collins*●†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*●†..... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*●†.....Fulton	Lee S. Anibal.
▲Norwich*●† ....Chenango	GEO. W. RAY.
Norwood*●†.St. Lawrence	Willis J. Fletcher.
Nunda*●†.....Livingston	E. C. Olney.
Nyack*●† .....Rockland	See Haverstraw.
Oakfield*●†.....Genesee	B. F. Hawes.
Ogdensburg*●†St. L'w'nce	MALBY & LUCEY.
Olean*●† .....Cattaraugus	FRED L. EATON.
Oneida*●†.....Madison	H. W. COLEY.
Oneonta*●† .....Otsego	George M. Bristol.
▲Oswego*●†.....Oswego	COON & BENTLEY.
▲Ovid*●† .....Seneca	Benjamin Franklin
▲Owego*●†.....Tioga	CLARK & TRUMAN.
Oxford*●†..... Chenango	W. H. Hyde.
Oyster Bay*●†..... Nassau	Herbert L. Fordham.
Painted Post*●†..Steuben	See Corning.
Palmyra*●† .....Wayne	H. R. DURFEE.
Parish*●† .....Oswego	H. D. Nutting.
Patchogue*●† .....Suffolk	Walter H. Jaycox.
Pawling*●†.....Dutchess	W. Downing.
Peekskill *●† Westchester	LENT & HERRICK.
▲Penn Yan*●†.....Yates	JOHN T. KNOX.
Perry*●†.....Wyoming	Morris A. Lovejoy.
Phelps*●† .....Ontario	Samuel S. Partridge.
Philadelphia*●†. Jefferson	J. F. Larue.
Phœnix*●†.....Oswego	A. J. BROWN.
Pike* .....Wyoming	G. S. Van Gorder.
Pine Plains*●† ..Dutchess	Frank Eno
▲Plattsburg*●† .....Clinton	JOHN B. RILEY.
Poland*●† ....Herkimer	Milton Howe.
Port Chester*●†W'stch't'r	JEROME A. PECK.
Port Henry*●†.....Essex	Rowe & Pyrke.
Port Jefferson*●†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*●† .....Orange	C. E. CUDDEBACK.
Potsdam*●†. St. Lawrence	A. X. PARKER.
▲Poughkeepsie*●†Dutchess	BENJ. M. FOWLER.
Pratisburg*● ....Steuben	James Flaherty.
Pulaski*●† .....Oswego	S. C. HUNTINGTON.
Randolph*●†. Cattaraugus	Crowley & Terry.
Redcreek*●†.....Wayne	C. O. Peterson.
Red Hook*●†.....Dutchess	J. W. Elseffer.
Rensselaer●...Rensselaer	See Troy.
Rhinebeck*●†.... Dutchess	A. Lee Wager.
Richfield Springs*●†O'ego	J. D. Reed.
▲Richmond*†...Richmond	See New York City.
Richmondville*●†..S'h'rie	E. A. Dox.
Ripley*●† .....Chautauqua	See Jamestown.
▲Riverhead*●† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*●† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*●† Nas'u	John Lyon.
Rome*●† .....Oneida	McMAHON & MASON.
Rondout*●† .....Ulster	JOHN G. VAN ETTEN.
Roslyn*●† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*●† ....Suffolk	George C. Raynor.
Salamanca*●† Catt'raugus	ANSLEY & SPENCER.
Salem*●† .....Washington	Fred Fraser.
Sandycreek*● ....Oswego	U. Bartlett.
Sandyhill*●†.....Wash'ton	D. J. Sullivan.
Saranac Lake*●† Franklin	A. K. BOTSFORD.
Saratoga Spr'ge*●Sarat'ga	C. S & C. C. LESTER.
Saugerties*●† ..... Ulster	EGBERT WHITAKER.
Sayville*●†..... Suffolk	See Patchogue.
▲Schenectady*●† .Sc'n't'dy	EVERETT SMITH.
Schenevus*●†.... Otsego	Graham & Baldwin.
▲Schoharie*●†...Schoharie	C. W. Hinman.
Schuylerville*●†.Saratoga	W E. Bennett.
Scio*●†.....Allegany	See Wellsville.
Seneca Falls*●†....Seneca	HAMMOND & HAMMOND.
Sherburne*●†...Chenango	Charles A. Fuller.
Sherman*●† ..Chautauqua	See Jamestown.
Shortsville*●† ....Ontario	W. C. Ellis.
Sidney*●†.....Delaware	WILLIAM THORP.
Silver Creek*●†.Ch'ta'qua	C. G. Babcock.
Sinclairville*●†. Ch'ta'qua	O. Edson.
Sing Sing*●†. Westchester	SAMUEL WATSON.
Skaneateles*●†. Onondaga	C. R. Milford.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•†... Suffolk	Henry H. Chatfield.
Southold*† ..... Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Seaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'n'ry	Charles A. Stone.
Stockton* .... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† .... Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*•† Westchest'r	H. C. GRIFFIN.
Theresa*•† ..... Jefferson	C. A. Van Allen.
Ticonderoga*•†..... Essex	See Port Henry
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•†. Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	Fancher & White.
Wappinger's F'lls*•†Duc's	George Wood.
Warrensburg*•†.. Warren	L. E. REOUX.
▲Warsaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*† ..... Orange	F. V. Sanford.
Waterford*•† .... Saratoga	F. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† ... Jefferson	HARVEY W. STEELE.
Watervlie*•† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† ..... Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	A. W. Shurtleff.
Wellsville*•† ..... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•†. Chautauqua	H. C. Kingsbury.
W. New Brighton*•†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•†. Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•† ..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† .... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Holmes & Waterman.
Yonkers*•† .. Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•† .... Randolph	WILLIAM C. HAMMER.
▲Asheville*•† ... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville* ..... Mitchell	J. H. Greene.
▲Bayboro* ..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard* .... Transylvania	W. B. Duckworth.
▲Bryson City*† ..... Swain	Bryson & Black.
▲Burgaw*•† ..... Pender	R. G. Grady.
Burlington*•† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* ..... Camden	C. M. Ferebee.
▲Carthage*•† ..... Moore	F. W. J. ADAMS.
Chapel Hill*•† ..... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•†..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*..... Tyrrell	T. H. Woodley.
▲Columbus*..... Polk	See Hendersonville.
▲Concord*•† ..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† ..... Currituck	W. R. Gordon.
▲Dallas*•† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	J. C. Clifford.
▲Durham*•† ..... Durham	BOONE & BRYANT.
▲Edenton*•† ..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†. Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•† ..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•† ..... Gaston	A. G. Manguin.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•†. .... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•† ..... Pitt	Jarvis & Blow.
▲Halifax*•†..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†...Perquimans	See Edenton.
Hickory*•† ..... Catawba	Thomas M. Hufham.
High Point*•†... Guilford	E. D. STEELE.
▲Hillsboro*•† ..... Orange	John W. Graham.
▲Jackson* ... Northampton	R. B. Peebles.
▲Jacksonville*•†... Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*•† ..... Moore	W. E. Murchison.
▲Kenansville* ..... Duplin	H. R. Koonegay.
Kings Mountain*•† Clev'd	See Gastonia.
▲Kinston*•† ..... Lenoir	W. D. POLLOCK.
La Grange*•† ..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•† Rockingham	See Reidsville.
▲Lenoir*•† ..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†... Lincoln	A. L. Quickel.
Littleton*•† ..... Halifax	S. G. Daniel.
▲Louisburg*•†.... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•† ..... Madison	J. A. Hendrick.
Milton*•† ..... Caswell	L. M. Warlick.
▲Mocksville*•† ..... Davie	E. L. Gaither.
▲Monroe*•†..... Union	R. R. Redwine.
▲Morganton*•† ..... Burke	Avery & Ervin.
Mountairy*•† ..... Surry	Carter & Lewellyn.
▲Murphy*•† ..... Cherokee	R. L. Cooper.
▲Nashville*•† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•† ..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*•† ..... Granville	HICKS & MINOR.
Pilotmountain*•†... Surry	Holcomb & McGuffin.
▲Pittsboro*•†..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville* .... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	A. S. DOCKLY.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•† ..... Person	MERRITT & CARLTON.
▲Rutherfordton*•†Ruth'fd	S. Gallert.
Salem*•†..... Forsyth	See Winston-Salem
▲Salisbury*•† ..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•† ..... Cleveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pon.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*•†... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*•†..... Nash	See Nashville.
▲Statesville*•†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton* ..... Jones	See Jacksonville.
▲Troy*•†..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*•† ..... Warren	H. A. Bond.
▲Washington*•†..Beaufort	JOHN H. SMALL.
Waxhaw*•†..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster*..... Jackson	Walter E. Moore.
Weldon*•†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Wilkesboro*•† .... Wilkes	T. B. FINLEY.
▲Williamston*•† ... Martin	Wheeler Martin.
▲Wilmington*•† No.Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*•† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
Winston-Salem*•†Forsyth	EUGENE E. GRAY.
▲Winton*†..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*•† . Franklin	See Raleigh.

NORTH DAKOTA.

Abercrombie*•† Richland	E. A. Munger.
Anamoose .....McHenry	See Towner.
Aneta*•† ..... Nelson	See Lakota.
Ardoch*•† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶▲Bismarck*•† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*•† ... Bottineau	A. G. BURR.
Bowbells*† ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddock ..... Emmons	See Williamsport.
Buffalo*•† ..... Cass	See Fargo.
Buxton*•† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*•† ..... Towner	FRANK D. DAVIS.
▲Carrington*•† ..... Foster	R. A. BILL.
Casselton*•† ..... Cass	See Fargo.
Cavalier*•† ..... Pembina	See St. Thomas.
Christine*•† .... Richland	See Wahpeton.
Church's Ferry*•†Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Courtenay*•† ... Stutsman	J. C. Parks.
Crary*•† ..... Ramsey	Edgar Anderson.
Crystal*•† ..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*•† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*•† ..... Stark	CAMPBELL & FIELD.
Drayton*•† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*•† ..... La Moure	C. W. Fellows.
Edinburg*•† ..... Walsh	See Park River.
▲Ellendale*•† ..... Dickey	JAMES M. AUSTIN.
Emerado*•† Grand Forks	See Grand Forks.
Enderlin*•† ..... Ransom	Fred Underwood.
Fairmount*•† ... Richland	Charles A. Tuttle.
▲Fargo*•† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*•† ..... Wells	M. E. Wilson.
Fingal*•† ..... Barnes	Thomas Casey.
Finley*•† ..... Steele	F. W. Ames.
Forest River*•† .... Walsh	See Grafton.
▲Forman*•† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*•† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*•† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	See St. Thomas.
Hankinson*•† ... Richland	J. B. Taylor.
Hannah*•† ..... Cavalier	C. B. McMillan.
Harvey*•† ..... Wells	OTTO GRETHEN.
Hatton*•† ..... Traill	See Hillsboro.
Hebron*•† ..... Morton	See Mandan.
▲Hillsboro*•† ..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•† ..... Cass	See Fargo.
Inkster*•† ... Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare*•† ..... Mount	See Minot.
Kindred*•† ..... Cass	See Fargo.
Kulm*•† ..... Lamoure	J. B. Sharpe.
▲Lakota*•† ..... Nelson	F. A. KELLEY.
▲Lamoure*•† .... Lamoure	R. W. S. Blackwell
▲Langdon*•† ..... Cavalier	GEORGE M. PRICE.
Larimore*•† . Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*•† ..... Ransom	H. DOHERTY.
▲Mandan*•† ..... Morton	E. C. Rice.
Mayville*•† ..... Traill	F. W. Ames.
▲Medora*•† ..... Billings	See Dickinson.

Town and County.	Name.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•†. Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† ..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*•†Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee* ..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•† ..... Cass	See Fargo.
Park River*•† ..... Walsh	G. W. Young.
▲Pembina*•† ..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•† . Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*†..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*•† ..... Kidder	See Bismarck.
St. Thomas*•† ... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•† ..... Cass	See Fargo.
▲Towner*•† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*•† ..... Barnes	LOCKERBY & WHITE.
▲Wahpeton*•† .... Richland	F. B. LAMBERT.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•† ..... Williams	R. H. Copeland.
Willow City*•†. Bottineau	See Towner
Wimbledon*•† .... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*•† .... Richland	See Milnor.

OHIO.

Ada*•† ..... Hardin	Clark, Axline & Fess.
▲Akron*•† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•† ..... Stark	J. W. CRANE.
Andover*•† .... Ashtabula	F. J. Bishop.
Ansonia*•† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*•† ..... Paulding	M. A. WERT.
▲Arcanum*•† ..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Ruhley.
Arlington*•† .... Hancock	See Dunkirk.
▲Ashland*•† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•† .... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.†. Ash'bula	See Ashtabula.
Ashville*•† ..... Pickaway	G. W. Morrison.
▲Athens*•† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•† ..... Ross	J. G. Whittaker.
Barberton*•† ..... Summit	CHARLES AMMERMAN.
Barnesville*•† ... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•† ..... Clermont	Frazier & Hicks.
Beach City*•† ..... Stark	See Alliance.
Bedford*•† ..... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•† ... Logan	See Bellefontaine.
▲Bellefontaine*•† ... Logan	A. JAY MILLER.
Bellevue*•† .... Sandusky	J. B. Miller.
Bellville*•† ..... Richland	Andrew Stevenson.
Belmont*•† ..... Belmont	See St. Clairsville.
Berea*•† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*•† ..... Jefferson	John J. Watson.
Berlin Heights*•† .... Erie	F. E. Conner, Jr.
Beverly*†..... Washington	J. C. Preston.
Blanchester*•† .... Clinton	P. SAVAGE.
Bloomdale*•† ..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•† ..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville*•† ..... Greene	C. S. Perkins.
▲Bowling Green*•† .. Wood	GUY C. NEARING.
Bradford*†..... Miami	W. Vermillion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•† ... Belmont	Driggs & Heinlein.
Brooklyn*•† ..... Cuyahoga	See Cleveland.
▲Brookville*•†Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•† .... Crawford	HORACE HOLBROOK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Burton*† ..... Geauga	George W. Jacques.
Butler*† ..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*† ..... Noble	W. C. Okey.
Caledonia*† ..... Marion	See Marion.
▲Cambridge*† .. Guernsey	J. H. MACKEY.
Camden*† ..... Preble	F. G. Shuey.
Canal Dover*• Tus'rawas	J. A. HOSTETLER.
Canal Fulton*† ..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H. Lane.
Canfield*† ..... Mahoning	See Youngstown.
▲Canton*† ..... Stark	JOHN H. SPONSELLER.
Cardington*† .... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*† ..... Greene	Robert Hood.
▲Celina*† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† .Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*† ..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg References: Second Nat. Bank
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
Clarksville*† .... Clinton	See Wilmington.
▲Cleveland*† ... Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for National Bank of Commerce, the Savings & Trust Co., Union National Bank, Commercial National Bank, and Wick Banking and Trust Co.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.
Clyde*† ..... Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
" ..... "	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
¶▲Columbus*† ... Franklin	ALBERY & DILLON, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. E. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*† Put'm	Guy B. Killen.
Conneaut*† ... Ashtabula	M. R. Smith.
Continental*† ... Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† ..... Perry	T. M. Potter.
Cortland*† ..... Trumbull	John J. Sullivan.
▲Coshocton*† .. Coshocton	POMERENE & POMERENE
Covington*† ..... Miami	W. H. Nill.
Crestline*† ..... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*† ..... Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*† Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*† ..... Knox	Clinton M. Rice.
▲Dayton*† ... Montgomery	GÖTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*† ..... Logan	Huston & Curl.
▲Delaware*† .... Delaware	W. A. HALL.
Delphos*† ..... Allen	B. J. BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*† .. Tuscarawas	A. W. Elson.
Deshler*† ..... Henry	D. D. Donovan.
Doylestown*• ..... Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† ..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty* ..... Logan	See De Graff.
East Liverpool*† .Col'bia	WILLIAM H. VODREY.
East Palestine*† .. Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*† ..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly.
Elmore*† ..... Ottawa	George W. Keightley.
▲Elyria*† ..... Lorain	E. G. JOHNSON.
Euclid*† ..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*† ..... Hancock	M. C. SHAFER.
Flushing*† ..... Belmont	A. M. Brown.
Forest*† ..... Hardin	Russell Price.
Fort Recovery*† .Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*† ..... Sandusky	JAMES H. FOWLER.
Galion*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*† .. Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† .M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Beemer.
Glenville*† ..... Cuyahoga	See Cleveland.
Glouster*† ..... Athens	A. A. Amos & Bro.
Grafton*† ..... Lorain	See Elyria.
Granville*† ..... Licking	E. J. Dorsey.
Greenfield*† .... Highland	DICKEY & HEISKELL.
Greenspring*† .... Seneca	C. S. Burton.
▲Greenville*† ..... Darke	ANDERSON & BOWMAN
Greenwich*† ..... Huron	T. K. Strimple.
Groverhill*† ... Paulding	R. W Pickering.
▲Hamilton*† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† . Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† .... Defiance	L. E. Griffin.
Highland*† ..... Highland	See Leesburg.
▲Hillsboro*† .... Highland	STEELE & SAMS.
Holgate*† ..... Henry	E. F. Thompson.
Hubbard*† ..... Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† ..... Erie	C. M. Ray.
▲Ironton*† ..... Lawrence	CORN & THOMPSON.
▲Jackson*† ..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† ..... Greene	W. A. Paxson.
▲Jefferson*† .... Ashtabula	BABCOCK & TAYLOR.

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Town and County.	Name.
Jeffersonville*† Fayette	E. L. Bush.
Jewett*†..... Harrison	See Cadiz.
Johnstown*† .... Licking	G. W. Lewis.
Kalida*..... Putnam	See Columbus Grove.
Kent*†..... Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*†..... Ross	See Chillicothe.
Kinsman*†..... Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† .... Fairfield	G. E. MARTIN.
Larue*†..... Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Lectonia*† .. Columbiana	C. D. Dickinson.
Leipsic*† ..... Putnam	Jacob Werner.
Lewisburg*† .... Preble	See Eaton.
Lexington*† .... Richland	See Mansfield.
Liberty Center*†. Henry	See Napoleon.
▲Lima*†..... Allen	CABLE & PARMENTER.
▲Lisbon*†. .. Columbiana	J. R MARTIN.
Lockland*†.... Hamilton	Thompson & Gorman.
Lodi*†..... Medina	See Creston.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† ..... Madison	Durflinger & Emery.
Lorain*†..... Lorain	FRANK COLEMAN.
Loramie* ..... Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*†...Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*†..... Stark	See Canton.
Malta*† ..... Morgan	Newell Corner.
Malvern*†..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*†Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*†..... Union	F. T. ARTHUR
Mason*† ..... Warren	See Lebanon.
Massillon*† ..... Stark	R. W. McCAUGHEY.
Maumee*† ..... Lucas	A. W. Eckert.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† ..... Hancock	W. E. Cooper.
▲McConnelsville*†Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*†..... Meigs	Ira Graham.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*†..... Clermont	S. A. West.
Milford Center*†...Union	See Marysville.
▲Millersburg*†....Holmes	Reed & Hanna.
Mineral Point*†Tus'ware	W. M. Tracy.
Minerva*†..... Stark	G. G. B. Greenwood.
Minster*†..... Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*†..... Warren	T. C. Welch.
Moscow*§ ..... Clermont	See Felicity.
▲Mt. Gilead*†..... Morrow	L. K. Powell.
Mt. Pleasant*†..Jefferson	See Steubenville.
Mt. Sterling*†.. Madison	Hitchel & Tanner.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*†..... Henry	CAHILL & DONOVAN.
Navarre*†..... Stark	See Canton.
Nelsonville*†..... Athens	Asher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*†..... Licking	FREDERIC M. BLACK.
New Bremen*†.Auglaize	See St. Mary.
New Carlisle*†..... Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*†Pickaway	CHARLES H. MAY.
▲New Lexington*†...Perry	TUSSING & KELLY.
New London*†..... Huron	R. C. Powers.
New Madison*†.....Darke	Thomas Eubanks.
New Matamoras*†.Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*†.Tus'as	NEELY & PATRICK.
New Richmond*•..Clier'nt	F. A. Roberts.
New Vienna*†.... Clinton	F. W. Kelly.
New Washin'n*†.Craw'd	H. M. Cory.
Niles*†..... Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore*..Wood	S. P. HARRISON.
North Fairfield*.... Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	G. T. & H. L. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*†..... Jackson	J. E. Jones.
Oberlin*†..... Lorain	W. B. BEDORTKA.
Ohio City*†... Van Wert	See Van Wert.
Orrville*†..... Wayne	T. W. Orr.
Orwell*..... Ashtabula	Babcock & Taylor.
Osborn*† ..... Greene	R. H. Swadner.
Ostrander*† ... Delaware	See Delaware.

Town and County.	Name.
▲Ottawa*† ..... Putnam	G. W. RISSER.
Oxford*† ..... Butler	E. E. Williams.
▲Painesville*† ..... Lake	W. A. BREED.
Pataskala*† ..... Licking	See Newark.
▲Paulding*† ..... Paulding	SNOOK & SAVAGE.
Payne*† ..... Paulding	M. B. Everitt.
Peebles*† ..... Adams	J. R. B. Kessler.
Pemberville*† ..... Wood	J. S. Hoyman.
Perrysburg*† ..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*† ..... Miami	G. A. BROOKS.
Plain City*† ..... Madison	H. C. Black.
Pleasant City*†Guernsey	L. S. Garber.
Plymouth*† .... Richland	F. D. Gunsoullus.
Poland* ..... Mahoning	See Youngstown.
▲Pomeroy*† ..... Meigs	O. L. BRADBURY
▲Port Clinton*† ...Ottawa	S. P. Alexander.
▲Portsmouth*† ..... Scioto	NOAH J. DEVER
Prairie Depot* ..... Wood	FRANK GRAHAM.
Prospect*† ..... Marion	See Marion.
Quaker City*† .Guernsey	J. L. Douglas.
▲Ravenna*†..... Portage	J. H. NICHOLS.
Richwood*† ..... Union	JOHN F. MILLAR.
Ripley*† ..... Brown	W. D. YOUNG.
Rockford*† ..... Mercer	A. G. Stewart.
Roseville*† .. Muskingum	Wm. Dunn.
Rushsylvania*† ... Logan	See West Mansfield.
Sabina*† ..... Clinton	J. M. Morton.
Salem*† ..... Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† ..... Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*† ..... Brown	See Georgetown.
Scio*† ..... Harrison	Easton Randolph.
Seville*† ..... Medina	Lee Elliott.
Shanesville*†..Tuscarawas	JOHN DOERSCHUK.
Shelby*† ..... Richland	Skiles & Skiles.
Sherodsville*† .... Carroll	See Carrollton.
Sherwood*† .... Defiance	W. W. Huff.
Shiloh*† ..... Richland	See Mansfield.
Shreve*† ..... Wayne	L. D. Cornell.
▲Sidney*† ..... Shelby	S. J. HATFIELD.
Smithfield*..... Jefferson	See Steubenville.
Somerset*† ..... Perry	Owen Yost.
Somerton*..... Belmont	See Bellaire.
South Charleston*†Clark	Charles E. Ballard.
Spencer*† ..... Medina	Frank Heath.
Spencerville*†..... Allen	J. M. Bailey.
▲Springfield*†..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*•.... Greene	Marcus Shoup.
▲St. Clairsville*†.Belmont	A. H. & W. MITCHELL.
▲Steubenville*†.Jefferson	W. S. McCAUSLEN.
St. Mary*†..... Auglaize	D. F. Mooney.
St. Paris*† ... Champaign	C. E. Buroker.
Strasburg*† .Tuscarawas	Philip G. Garver.
Stryker*†..... Williams	J. T. Heater.
Sunbury*† ..... Delaware	C. C. Brooks.
Swanton*†..... Fulton	G. W. Humphrey.
Sycamore*† .... Wyandot	R. S. Gallaher.
Sylvania*† ..... Lucas	W. E. CHAPPLE.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis
▲Tiffin*† ..... Seneca	BUNN & ROYER.
Tippecanoe City*† Miami	J. H. Kerr.
Tiro*† ..... Crawford	See Bucyrus.
▲Toledo*†..... Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
" ..... "	HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*†.....Jefferson	See Steubenville.
▲Troy*†..... Miami	J. A. DAVY.
Uhrichsville*†.Tuscara's	G. W. REED.
▲Up. Sandusky*†Wyandot	Carey & Parker.
▲Urbana*† .... Champaign	WAITE & DEATON.
Utica*† ..... Licking	G. M. Sipe.
▲Van Wert*†... Van Wert	BLACHLY & MATTHIAS.
Vermilion*†..... Erie	H. R. Williams.
Versailles*† ..... Darke	A. Calderwood.
Wadsworth*† .... Medina	E. S. Pardee.
Wakeman*†..... Huron	See Norwalk.
Waldo*† ..... Marion	See Marion.
▲Wapakoneta*† .Auglaize	GOEKE & HOSKINS.
▲Warren*† ..... Trumbull	T. H. GILMORE.
▲WashingtonC.H.*†Fay'te	A. R. CREAMER.
▲Wauseon*† ..... Fulton	Fuller & Handy.
▲Waverly*† ..... Pike	John A. Eylor.
Waynesville*†... Warren	J. G. Keys.
Wellington*† ..... Lorain	G. L. BLINN.
Wellston*†..... Jackson	T. S. Hogan.
Wellsville*† Columbiana	F. L. WELLS.
West Alexandria*† Preb.	Oscar Sheppard.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Westerville*† ..Franklin	H. T. Sibel.
WestFarmington*†Trum	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*†....Logan	R. N. Jordan.
West Manchester*† Preb.	See Eaton.
West Mansfield*† .Logan	P. M. Kelar.
West Milton*†.... Miami	Kessler & Kessler.
Weston*†..... Wood	John M. Stricker.
West Salem*†.... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*†...Williams	G. C. Rings.
Wharton*†.....Wyandot	See Carey.
Williamsb'rg*† Clermont	John S. Davidson.
Williamsport*●.Pickaway	See Circleville.
Willoughby*† ..... Lake	W. McLaughlin.
Willshire*† .... Van Wert	See Van Wert.
▲Wilmington*†.... Clinton	FRANK B. MILLS.
Wilmot*† .....Stark	W. S. Putman.
Winchester*†.....Adams	T. C. Downey.
▲Woodsfield*†.... Monroe	MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*† ..... Wayne	M. L. SPOONER.
Worthington*†.Franklin	J. T. Miller.
▲Xenia*† .....Greene	HARRY C. ARMSTRONG.
Yellowsprings*†. Greene	S. W. Dakin.
▲Youngstown*†.Mahoni'g	W. R. GRAHAM.
▲Zanesville*†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*† .....Woods	T. J. WOMACK.
▲Arapaho* .....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*†.....Kay	TETRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*.....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N. BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*●,Pottawato'ie	See Tecumseh.
Edmond*●†.... Oklahoma	H. H. Moose.
▲El Reno*●† .....Canadian	W. L. BAXTER.
▲Enid*● ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*●† ..... Logan	COTTERAL & HORNOR.
Hennessey*●†..Kingfisher	L. M. Gray.
Jefferson*●† .....Grant	C. M. Reiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*●† ..... Kay	See Ponca.
▲Kingfisher*●†..Kingfisher	PATRICK S. NAGLE.
Lexington*†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*●. Pottawatomie	J. A. Baker.
Medford*●† .....Grant	Thomas Kearee.
Mulhall*●† .....Logan	W. H. Matthews.
Nardin*●..... Kay	See Newkirk.
▲Newkirk*●†..... Kay	W. S. CLINE.
New Ponca..... Kay	See Newkirk.
▲Norman*●† ..... Cleveland	C. W. Brewer.
North Enid*●†... Garfield	See Enid.
Oakdale* ..... Washita	See Cloudchief.
Okarche*●† ..... Canadian	J. F. Crow.
▲Oklahoma*●†..... Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P. NEAL.
▲Perry*●†..... Noble	J. L. Pancrost.
Perkins*..... Payne	Charles A. Wallace.
Ponca*..... Kay	D. L. HUBLER.
▲Pondcreek*●† .....Grant	A. M. MACKEY.
Ripley..... Payne	See Cushing.
Shawnee*●†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*●†Pottawato'ie	FREDERICK KING.
Tonkawa*..... Kay	See Newkirk.
▲Watonga*..... Blaine	E. L. HOTCHKISS.
Waukomis*●†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*●†.Woodward	J. R. Dean.
Yukon*●†..... Canadian	J. M. Faris.

OREGON.

Town and County.	Name.
▲Albany*●† ..... Linn	J. R. WYATT.
Arlington*●†.....Gilliam	S. A. D. Gurley.
Ashland*●†.....Jackson	H. L. McWILLIAMS.
▲Astoria*●†..... Clatsop	FULTON BROS.
Athena*●† ..... Umatilla	RAYMOND LLOYD.
▲Baker City*●†.....Baker	See Union.
Brownsville*●†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*●† ..... Benton	E. E. WILSON.
Cottagegrove*●†.... Lane	J. E. YOUNG.
▲Dallas*●†..... Polk	Butler & Townsend.
Elgin*●† .....Union	N. C. McLeod.
Empire*●†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*●† .....Lane	L. L. STEVENS.
Forestgrove*●† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*●† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*●†..... Linn	See Brownsville.
▲Heppner*●†..... Morrow	G. W. PHELPS.
▲Hillsboro*●†. Washington	SMITH & BOWMAN.
Huntington*●†..... Baker	See Union.
Independence*●† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*●...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*●†.... Lane	G. F. Shipworth.
▲Klamath Falls*†.Klamath	H. F. Murdock.
Lagrande*●† .....Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*●† .....Linn	W. M. Brown.
Marshfield*●†..... Coos	J. W. Bennett.
▲McMinnville*●†... Yamhill	R. L. CONNER.
Medford*●†..... Jackson	W. I. Vawter.
Milton*●†..... Umatilla	J. E. Kirkland.
Monmouth*●†.....Polk	N. L. Butler.
▲Moro*●..... Sherman	J. B. Hosford.
Newberg*●†..... Yamhill	Clarence Butt.
Ontario*●†.....Malheur	Wm. Miller.
▲Oregon City*●†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*●†.... Umatilla	JOHN McCOURT.
▲Portland*●† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*●†..... Douglas	A. M. CRAWFORD.
¶▲Salem*●†.....Marion	CARSON & ADAMS.
Scio*●† .....Linn	See Lebanon.
Sheridan*●† .....Yamhill	J. T. Simpson.
Silverton*●†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*●†.....Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*●†.....Lincoln	H. Denlinger, Jr.
▲Union*●†.....Union	J. M. CARROLL.
▲Vale*.....Malheur	R. G. Wheeler.
▲Wasco*.....Sherman	C. J. Bright.
Weston*●†.....Umatilla	R. M. Powers.
Woodburn*●†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*●†..... Erie	See Erie.
Allegheny*●†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*●†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*●†..... Blair	WM. S. HAMMOND.
Ambler*●†.. Montgomery	See Norristown.
Annville*●†.....Lebanon	Geo. B. Ulrich.
Apollo*●† .....Armstrong	W. J. Guthrie.
Ardmore*●†.Montgomery	See Norristown.
Ashland*●†.....Schuylkill	ALFRED B. GARNER.
Athens*●†..... Bradford	H. F. Maynard.
Avondale*●†..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*●†..Northampton	H. Hagerman.
Beallsville*†.Washington	See Washington.
▲Beaver*●†..... Beaver	Buchanan & McConnell.
Beaverfalls*●†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*●†.....Bedford	MOSES A. POINTS.
▲Bellefonte*●†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*●†.. Fayette	See Uniontown.
Bellwood*●†..... Blair	George M. Meyers.
Bennett*●†.....Allegheny	See Pittsburg.
Berlin*●†..... Somerset	See Somerset.

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Town and County.	Name.
Berwick*•†.....Columbia	J. L. Evans.
Berwyn*•† .....Chester	See West Chester.
Bethlehem*•†Northa'pton	W. J. C. LOOS.
Big Run*•† .....Jefferson	H. I. Wilson.
Birdsboro*•†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*•†.... Indiana	See Indiana.
▲Bloomsburg*•†.Columbia	GRANT HERRING.
Blossburg*•†.....Tioga	H. B. Leach.
Boyertown*•†..... Berks	See Reading.
Braddock*•†...Allegheny	R. E. Stewart.
Bradford*•†.....McKean	W. E. BURDICK.
Bristol*•†.....Bucks	William & John C. Stuckert.
Brockwayville*•† Jeffer'n	H. B. McCullough.
▲Brookville*•†...Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*•†...Fayette	L. H. SMITH.
Bryn Mawr*•†.Montgo'ry	See Norristown.
Burgettstown*•†.Washi'n	J. W. Donnan.
▲Butler*•†.....Butler	T. C. CAMPBELL.
California*•† Washington	See Washington.
Cambridge Sp'gs*•†.Cra'd	See Meadville.
Canonsburg*•†.. Washi'n	S. B. Ewing.
Canton*•†..... Bradford	J. W. Stone.
Carbondale *•†Lackawan	WILLIAM E. WATT.
▲Carlisle*•† ...Cumberland	WETZEL & HAMBLETON.
Carnegie*•† ...Allegheny	O. R. Cooke.
Carrolltown* .....Cambria	See Ebensburg.
Catasauqua*•†.....Lehigh	A. A. Glick.
Catawissa*•†...Columbia	W. H. RHAWN.
Centerhall*•† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•†.Washington	WM. M. BOGGS.
Chester*•† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*•† .....Butler	W. B. McBride.
Christiana*•†...Lancaster	See Lancaster.
▲Clarion*•†.....Clarion	WILSON & GORDON.
Clayaville*•†.Washington	See Washington.
▲Clearfield*•†....Clearfield	WILLIAM I. SWOOPE.
Clintonville† ...Venango	See Franklin.
Coalport*•†.....Clearfield	See Hollidaysburg.
Coatesville*•† .....Chester	W. S. Harian.
Cochranton*•†. Crawford	See Meadville.
Columbia*•†....Lancaster	WM. B GIVEN.
Conneautville*•†.Crawf'd	P. C. Sheehan.
Connellsville*•†..Fayette	P. S. NEWMYER.
Conshohocken*•† .Mon'm	H. M. Tracy.
Coraopolis*•†...Allegheny	HORACE J. THOMAS.
Corry*•† .....Erie	DON. F. SMITH.
▲Coudersport*•† ...Potter	SAMUEL H. GLASSMIRE.
Curwensville*•†Clearfield	Swoope & Patton.
▲Danville*•† .....Montour	JAMES SCARLET.
Darby*•†.....Delaware	See Media.
Dawson*•†.....Fayette	See Uniontown.
Delta*•† .....York	J. Howard Manifold.
Derry Sta'n*•†Westmo'nd	See Greensburg.
Dillsburg*•† .....York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•†.....Bucks	HENRY LEAR.
Dubois*•†'.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*•† .....Fayette	See Uniontown.
Duncannon*•† .....Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*•†.....Sullivan	ALPHONSUS WALSH.
East Berlin*•† .....Adams	See Gettysburg.
East Brady*•† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*•† Mon'm	See Norristown.
▲Easton*•†.. Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*•†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*•† .....McKean	P. R. Cotter.
Elizabeth*•† ...Allegheny	Harry L. Christy.
Elizabethtown*•† Lanca'r	I. N. S. Will.
Elkland*•† .....Tioga	F. D. Seiph.
Elk Lick*†.....Somerset	See Somerset.
Ellwood City*•†Lawrence	H. N. Marshall.
▲Emlenton*•† ....Venango	A. E. Middleton.
Emporium*•† ...Cameron	Johnson & McNarney.
Ephrata*•†.....Lancaster	A. J. Everly.
▲Erie*•† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*•†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*•†...Fayette	See Uniontown.
Ford City*•†..Armstrong	D. B. Heiner.
Forest City*•†Susque'nna	James McKinney.
Foxburg*•† .....Clarion	See Clarion.
Fox Chase•†.Philadelphia	See Philadelphia.
▲Franklin*•† ..... Venango	B. H. OSBORNE.
Freedom*•† .....Beaver	See Beaver.
Freeland*•† .....Luzerne	J. M. Carr.
Freeport*•†...Armstrong	G. M. Hill.
Galeton*•† .....Potter	Nelson L. Allen.
Gap*•† .....Lancaster	James M. Walker.
▲Gettysburg*•† ....Adams	WM. & WM. ARCH McCLEAN.

Town and County.	Name.
Girard*•† .....Erie	C. J. Hinds.
Girardville*•† .Schuylkill	See Ashland.
Glen Campbell*•† Indiana	See Indiana.
Glen Rock*•† .....York	See York.
Greencastle*•† ..... Franklin	See Waynesboro.
▲Greensburg*•†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*•† .....Mercer	JOHN W. VOSLER.
Grove City*•†.....Mercer	H. K. Daugherty.
Halifax*•† .....Dauphin	See Harrisburg.
Hamburg*•† .....Berks	J. E. Miller.
Hanover*•† .....York	C. J. DELONE.
¶▲Harrisburg*•†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•†..... Cambria	See Ebensburg.
Hatboro*•†..Montgomery	See Lansdale.
Hawley*•†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*•†..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*•†....Blair	ROBERT W. SMITH.
Homestead*•†. Allegheny	C. W. Ashley.
▲Honesdale*•†.....Wayne	E. C. Munford.
Honeybrook*•†....Chester	Charles E. Griffith.
Houtzdale*•†... Clearfield	Henry Boulton.
Hughesville*•†.Lycoming	William E. Crawford.
Hummelstown*•†.Da'pi'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	WILL J. FORBES.
Hyndman*•†..... Bedford	See Bedford.
▲Indiana*•† .....Indiana	THOMAS SUTTON.
Irwin*•†...Westmoreland	See Jeannette.
Jamestown*•† .....Mercer	See Greenville.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M'tgomery	Frank S. Gentry.
JerseyShore*•† Lycoming	A. F. Martin.
Johnsonburg*•† .....Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*†.... Lebanon	See Lebanon.
Kane*•† .....McKean	A. P. Huey.
KennettSquare*•†Chester	See West Chester.
Kingston*•† .....Luzerne	B. W. Davis.
Kinzua*•† .....Warren	See Warren.
▲Kittanning*•†.Armstrong	NEALE & PAINTER.
Knox*•† .....Clarion	See Clarion.
Knoxville*•†.....Tioga	Henry A. Ashton.
Kutztown*•†. .....Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EBERLY.
Langhorne*•† .....Bucks	J. B. Slackhouse.
Lansdale*•† .Montgomery	A. R. PLACE.
Lansford*•† .....Carbon	See Mauchchunk.
▲Laporte*•† .....Sullivan	E. J. Mullen.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•† .....Lebanon	LEE L. GRUMBINE.
Leechburg*•†.Armstrong	Thomas J. Van Giesen.
Lehighton*•† .....Carbon	T. A. Snyder.
▲Lewisburg*•† .....Union	ALFRED HAYES.
▲Lewistown*•†.....Mifflin	Elder & Son.
Ligonier*•†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*•†....Crawford	See Meadville.
Lititz*•†.....Lancaster	See Manheim.
Littlestown*•† .....Adams	H. C. Hinkle.
▲Lock Haven*•† ...Clinton	CHARLES CORSS
Lykens*•†.....Dauphin	See Millersburg.
Mahanoy City*•†.Sc'ylkill	J. J. BROWN.
Mahoningtown*•†.L'rn'ce	A L. Hogen.
Malvern*•† ..... Chester	See West Chester.
Manheim*•†....Lancaster	J. B. Stroh.
Mansfield*•† .....Tioga	F. W. Clark.
Marietta*•†.....Lancaster	D. B. Case.
Martinsburg*•†.....Blair	S. B. Syringer.
▲Mauchchunk*•†...Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	CALHOUN & JOHNSTON.
McKees Rocks*•†.Alleg'y	See Allegheny.
McVeytown*• .....Mifflin	See Lewistown.
▲Meadville*•†.....Crawford	E. W. McARTHUR.
Mechanicsburg*•† C'm'l'd	See Harrisburg.
▲Media*•† .....Delaware	G. E. Darlington.
▲Mercer*•† .....Mercer	W. H. Cochran.
Mercersburg*•† .Franklin	H. H. SPANGLER.
Meshoppen*•† . Wyoming	See Tunkhannock.
Meyersdale*•† ..Somerset	See Somerset.
▲Middleburg*•†.....Snyder	F. E. Bower.
Middletown*•† ..Dauphin	A. E. BRANDT.
Mifflinburg*•†..... Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*†.....Pike	See Sunbury.
Millersburg*•† ...Dauphin	S. S. Bowman.
Millerstown†.....Butler	See Butler.
Milheim*•† ..... Center	See Bellefonte.
Milton*•†.Northumb'land	WILLIAM H. HACKENBERG.
Minersville*•† .Schuylkill	H. B. Bartholomew.
Monongahela*•† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*•† Susquehanna	H. A. Denney.
Mt.Carmel*•†Nor'mberl'd	V. AUTEN.
Mt. Jewett*•†....McKean	H. S. Rogers.
Mount Joy*•†..Lancaster	F. A. Ricker.
Mt.Pleasant*•† Westm'l'd	B. F. SCANLON.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*• ...Lancaster	See Columbia.
Muncy*• † .....Lycoming	R. K. Reeder.
Myerstown*† .....Lebanon	See Lebanon.
Nanticoke*• † .....Luzerne	JAMES M. FRITZ.
Nazareth*• .Northampton	Calvin T. Smith.
New Bethlehem*•†.Clar'n	D. M. Geist.
▲New Bloomfield*•†.Perry	J. W. Shull.
New Brighton*•† .Beaver	Harry Calhoon.
▲New Castle*•† ..Lawrence	J. NORMAN MARTIN.
New Holland*•† Lancast'r	A. W. Snader.
NewKensing'n*•†W's'n'd	See Allegheny.
New Oxford*•† ....Adams	See Hanover.
Newport*•† .....Perry	James M. Sharon.
Newtown*•† .....Bucks	George A. Jenks.
Newville*•† ..Cumberland	H. W. McCrea.
NewWilming'n*•Law'nce	D. F. McCready.
Norristo'n*•†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*•† .....Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*•† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*•†.Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*•† .....Chester	W. T. Fulton.
Palmyra*•† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*•† ....Chester	A. T. Parke.
Parnassus*•†Westmorel'd	John M. Kennedy.
Patton*•† .....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	N. D. Chase.
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*•†..... Fayette	See Fayette City.
▲Philadelphia*•† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*•†.....Centre	George W. Zeigler.
Phœnixville*•† ....Chester	H. H. GILKYSON.
Pinegrove*•† ....Schuylkill	F. V. Filbert.
▲Pittsburg*•† ....Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*•† .....Luzerne	W. I. HIBBS.
Plymouth*•† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*•†.....Butler	See Butler.
Port Royal*•† .....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*•† ....Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*•† .Jef'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V. Ommeron.
Quarryville*•† ..Lancaster	See Lancaster.

Town and County.	Name.
▲Reading*•† .....Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*•† ..... York	See York.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•† .....Clinton	Brown & Rogers.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*•†.....Beaver	A. P. MARSHALL.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† .....Indiana	See Indiana.
Sandylake*•† .....Mercer	J. H. Robb.
Sayre*•† .....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•† .Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†.....Allegheny	O. S. Richardson.
Shamokin*•†.North'mb'd	SAMUEL HECKERT.
Sharon*•† .....Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•† .....Mercer	James A. Pierce.
Shenandoah*•† . Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*•†....Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slipperyrock*..... Butler	See Butler.
▲Smethport*•† .... McKean	GARTON & RICHMOND.
▲Somerset*•† .... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S. Bethlehem*•† .No'h'p'n	J. H. BROBHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†..Crawford	See Conneautville.
Spring City*•† ....Chester	Charles S. Wagoner.
Steelton*•† ..... Dauphin	F. B. Wickersham.
Stewartstown*•† ....York	W. B. Gemmill.
St. Mary's*•† .....Elk	E. J. Wimmer.
St. Petersburg*•†.Clarion	See Clarion
Strasburg*•† .... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†....Schuylkill	H. B. GRAEFF.
Tarentum*•†...Allegheny	Kennedy & Smith.
Tidioute*•† .....Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•† ....Crawford	SAMUEL GRUMBINE.
▲Towanda*•† .....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*•† .... Schuylkill	R. S. BASHORE.
Troy*•† ..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•† .....Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•† .....Erie	Sproul & Morrow.
▲Uniontown*•† ....Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•† .....Allegheny	See Allegheny.
▲Warren*•† ..... Warren	SMITH & ANDREWS.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Waterford*•† ....Erie	J. A. Bolard.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	WATSON R. DAVISON.
▲Waynesburg*•†... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	CORNWELL, GHEEN & CORNWELL.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†..... .....Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•† .....Somerset	See Somerset.
Wrightsville*•† ..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•† ..... Bucks	See Doylestown.
▲York*•†..... York	ROBERT J. LEWIS.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*• ..... Butler	See Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthony*†.....Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*†.....Bristol	Samuel Norris, Jr.
Centerville*†..... Kent	See Providence.
Central Falls*†.....Prov.	See Providence.
Coventry*†.....Kent	See Anthony.
Cranston*†.. Providence	See Providence.
▲East Greenwich*†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†..Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*†Wash	See Wakefield.
¶▲Newport*†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*†.... Providence	Edward F. Lovejoy.
Pawtucket*†† Providence	JOHN J. FITZGERALD.
Phenix*▪.....Kent	See Anthony.
¶▲Providence*†† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville*.. Providence	See Woonsocket.
Wakefield*†† Washington	F. C. Olney.
Warren*†.....Bristol	GEORGE L. COOKE.
Warwick*▪..... Kent	See East Greenwich.
Westerly*†..Washington	OLIVER H. WILLIAMS.
Wickford*†.Washington	See Westerly.
Woonsocket*†† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*†....Abbeville	PARKER & GREENE.
▲Aiken*†.....Aiken	HENDERSONS.
Allendale*†.... Barnwell	See Denmark.
▲Anderson*†....Anderson	TRIBBLE & PRINCE.
▲Bamberg*†..... Bamberg	John R. Bellenger.
▲Barnwell*†..... Barnwell	R. A. Ellis.
Batesburg*†... Lexington	See Edgefield.
▲Beaufort*†..... Beaufort	W. J. VERDIER.
Belton*†.....Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*†... Cherokee	E. A. Trescot.
Blackville*†.... Barnwell	See Denmark.
Branchville*†Orangeb'rg	W. H. Reedish.
▲Camden*†.....Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*†....Chesterfield	Stevenson & Matheson.
▲Chester*†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*†..... Laurens	See Laurens.
Clio*†.....Marlboro	T. W. Boucher.
¶▲Columbia*†... Richland	WM. H. LYLES, Solicitor for the Bank of Columbia, S. C.
▲Conway*†.....Horry	R. B. Scarborough.
▲Darlington*†.Darlington	WOODS & MACFARLAN.
Denmark*†.... Bamberg	S. G. Maryfield.
Dillon*†..... Marion	Sellens & Sellens.
Easley*†..... Pickens	See Pickens.
▲Edgefield*†.... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*†..... Florence	P. A. WILCOX.
Fort Mill*†.....York	See Rockhill.
▲Gaffney*†..... Cherokee	Wallace & Otts.
▲Georgetown*▪†Georget'wn	Walter Hazard.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*†Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*†.... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*† ....Edgefield	See Edgefield.
Kershaw*†.... Lancaster	E. D. Blakeney.
▲Kingstree*†. Williamsb'g	T. M. Gilland.
▲Lancaster*†.... Lancaster	ERNEST MOORE.
▲Laurens*†..... Laurens	W. H. MARTIN.
▲Lexington*†.. Lexington	Efird & Dorcher.
▲Manning*†.... Clarendon	W. C. Davis.
▲Marion*▪..... Marion	C. A. WOODS.
McColl*†..... Marlboro	See Bennettsville.
▲Monks Corner*†Berkeley	See Charleston.
Mullins*†.....Marion	See Marion.
▲Newberry*†...Newberry	J. Y. CULBREATH.
Newry*▪.....Oconee	See Walhalla.
▲Orangeburg*†† Orangeb'g	JAMES F. IZLAR.
Pelzer*†..... Anderson	See Greenville.
Pendleton*†... Anderson	R. W. Simpson.
▲Pickens*.....Pickens	Julius E. Boggs.
Prosperity*†.. Newberry	See Newberry.
Ridgeway*†.....Fairfield	R. A. Means.
Rock Hill*†.....York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*†..... Oconee	See Walhalla.
▲Spartanburg*†† Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*†Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†..... Hampton	J. W. Moore.
▲Walhalla*†..... Oconee	R. A. Thompson.
▲Walterboro*†.. Colleton	Griffin & Padgett.
Westminster*†...Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*†... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†..... Brown	C. M. STEVENS.
Alcester*†..... Union	See Elk Point.
▲Alexandria*†.... Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†..... Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. R. Green.
▲Belfourche*†..... Butte	T. W. La Fleiche.
Beresford*† ..... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills*..... Brule	S. E. Wilson.
Blunt*†..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†..... Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & CHEEVER.
Bryant*†..... Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*†..... Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*†.... Hamlin	Ezra Adams.
Centerville*†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J. LAW.
Colman*† ..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*† .....Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*†.. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	CHAS. S. WHITING
Doland*†.....Spink	Korns & Clark.
Edgmont*†...Fall River	T. F. McConville.
Edgerton*....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†.....Union	H. M. Wallace.
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†..... Kingsbury	A. W. Stone.
Estelline*†..... Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*..... Gregory	E. M. Starcher.
Fairview*† .....Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†..... Brown	J. C. Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†.....Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*† ..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*†.. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†.... Kingsbury	F. W. McGinness.
▲Highmore*†..... Hyde	F. M. Barnes.
Hill City*†..Pennington	See Rapid City.
Hitchcock*†..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station ¶ State Capital

Town and County.	Name.
▲Hot Springs*•† Fall River	LOOMIS S. CULL.
▲Howard*•† Miner	Farmer & Farmer.
Hudson*•† Lincoln	A. R. Jamison.
Hurley*•† Turner	John W. Edmunds.
▲Huron*•† Beadle	PYLE & TAYLOR.
▲Ipswich*•† Edmunds	C. H Barron.
Irene*•† Clay	See Yankton.
Iroquois*•† Kingsbury	C. G. Swafford.
Jefferson*•† Union	See Elkpoint.
Keystone* Pennington	See Hill City.
Kimball*•† Brule	J. B. Long.
Lake Preston*•† Kingsb'y	A. R. Abel.
Langford*•† Marshall	See Britton.
Lead*•† Lawrence	G. B. Thompson.
Lennox*•† Lincoln	See Canton.
▲Leola* McPherson	See Eureka.
Lesterville*•† Yankton	A. S. Dunning.
▲Madison*•† Lake	J. H. WILLIAMSON.
Mellette*•† Spink	A. A. TWICHELL.
Menno*•† Hutchinson	W. Dimock.
▲Milbank*•† Grant	GEORGE S. RIX.
▲Miller*•† Hand	JOHN PUSEY.
▲Mitchell*•† Davison	T. J. SPANGLER.
Montrose*•† McCook	M. A. Butterfield.
▲Mound City* Campbell	A. Sutherland.
Mount Vernon*•†Davison	See Mitchell.
▲Oacoma* Lyman	J. G. Bartine.
Oldham*•† Kingsbury	See Desmet.
▲Olivet* Hutchinson	M. T. Hardside.
▲Onida* Sully	J. H. Gropengieser.
▲Parker*•† Turner	EDWIN L. BROWN.
Parkston*•† Hutchinson	John G. Hawley.
Pierpoint*•† Day	See Webster.
¶▲Pierre*•† Hughes	IVAN W. GOODNER.
▲Plankinton*•† Aurora	S. H. Bakewell.
Platte Charles Mix	G. B. HARBEN.
Pukwana*•† Brule	See Chamberlain.
▲Rapid City*•†. Pennington	WOOD & BUELL.
▲Redfield*•† Spink	THOMAS STERLING.
Revilio*•† Grant	H. E. Jones.
▲Salem*•† McCook	E. H. Wilson.
Scotland*•† Bon Homme	F. D. Wicks.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•† Roberts	R. O. Pearson.
Spearfish*•† Lawrence	R. F. Crawford.
Spencer*•† McCook	See Salem.
Springfield*•† Bonhomme	Wilcox & Clermont.
▲Sturgis*•† Meade	CHARLES C. POLK.
Summit*•† Roberts	See Wilmot.
Toronto*•† Deuel	See Clear Lake.
Tripp*•† Hutchinson	See Armour.
▲Tyndall*•† Bonhomme	W. T. Willis.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•† Brown	See Groton.
▲Vermilion*•† Clay	J. A. COPELAND.
Viborg*•† Turner	See Parker.
Vienna*•† Clark	See Clark.
Volga*•† Brookings	A. S. Mitchell.
Wakonda*•† Clay	See Centerville.
Warner*•† Brown	See Aberdeen.
▲Watertown*•† Codington	IRVIN H. MYERS.
Waubay*•† Day	See Webster.
▲Webster*•† Day	FRANK SEARS.
Wessington*•† Beadle	F. M. Simmons.
▲Wessington Sp'gs* Jer'ld	J. R. Francis.
▲Wheeler*•† Charles Mix	D. P. Lamb.
White*•† Brookings	Charles H. Farrell.
WhiteLake*•† Aurora	A. H. Henneous.
Whiterock*•† Roberts	See Sisseton.
Whitewood*•† Lawrence	See Deadwood.
Willowlake*•† Clark	See Clark.
▲Wilmot*•† Roberts	HOWARD BABCOCK.
Wolsey*•† Beadle	Chenoweth Bros.
▲Woonsocket*•† Sanborn	J. T. Kean.
Worthing*•† Lincoln	See Canton.
▲Yankton*•† Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* Crockett	Isaac K Revelle.
Alexandria* DeKalb	Dan Williams.
▲Altamont Grundy	See Tracy City.
▲Ashland City* Cheatham	J. J. Lenox.
▲Athens*•† McMinn	BURKETT & MANSFIELD.
Bellbuckle*•† Bedford	W. B. Bates.
Bells*•† Crockett	Eugene Casey.
▲Benton* Polk	B. B. C. Witt.
▲Blountville* Sullivan	H. H. Smith.
▲Bolivar*•† Hardeman	Wood & McNeal.
Bristol*•† Sullivan	CURTIN & HAYNES.
▲Brownsville*•†. Haywood	J. W. E. MOORE.
▲Byrdstown* Pickett	W. J. Chilton.
▲Camden*•† Benton	S. L. Peeler.
▲Carthage*• Smith	J. M. Fisher.
▲Celina* Clay	M. C. Sidwell.
▲Centerville*•† Hickman	CLAGETT & FLOWERS.
▲Charlotte* Dickson	Morris & Cook
▲Chattanooga*•† Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*•† Montg'y	LEECH & SAVAGE.
▲Cleveland*•† Bradley	J. C. Ramsey.
Clifton* Wayne	See Waynesboro.
▲Clinton*•† Anderson	J. A. Fowler.
Coalcreek*•† Anderson	See Clinton.
Collierville*•† Shelby	See Memphis.
▲Columbia*•† Maury	J. C. VOORHIES
▲Cookeville*• Putnam	A. Algood.
▲Covington*•† Tipton	C. B. Simonton.
▲Crossville* Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*•†Claib'ne	J. H. S. Morison.
▲Dandridge*† Jefferson	Eugene Holtsinger.
▲Dayton*•† Rhea	B. G. McKENZIE.
▲Decatur* Meigs	J. W. Lillard.
▲Decaturville* Decatur	J. A. England.
Decherd*•† Franklin	See Winchester.
Dickson*•† Dickson	W. E. Cullum.
▲Dover* Stewart	J. W. Stout.
▲Dresden*•† Weakley	T. K. Reynolds.
▲Dunlap*•† Sequatchie	Stewart & Stewart.
Dyer*•† Gibson	See Trenton.
▲Dyersburg*•† Dyer	D. B. JOHNSON.
▲Elizabethton*† Carter	TIPTON & MILLER.
▲Erin*•† Houston	Dunbar & Hobbs.
▲Erwin* Unicoi	See Johnson City.
▲Fayetteville*•† Lincoln	W. B. LAMB.
▲Franklin*•† Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* Jackson	J. T. & O. H. Anderson.
▲Gallatin*•† Sumner	B. D. BELL.
Goodlettsville*†Davidson	Pardue & Bass.
Gordonsville*• Smith	E. M. McDonald.
▲Greenville*•† Greene	Shoun & Susong.
Greenfield*•† Weakley	J. C James.
Halls*• Lauderdale	See Dyersburg.
Harriman*•† Roane	S. C. BROWN.
▲Hartsville* Trousdale	J. E. Foust Jr.
▲Henderson*•† Chester	T. F Stubblefield.
Humboldt*•† Gibson	G. W. WADE
▲Huntingdon*•† Carroll	Allbritten & Maddox.
▲Huntsville* Scott	J. F. Baker.
▲Jacksboro* Campbell	W. R. Peters.
▲Jackson*•† Madison	ROBERT W. HAYNES.
▲Jamestown* Fentress	CONATSER & CASE.
▲Jasper*•† Marion	Spears & Roberson.
Jellico*•† Campbell	H. M. Goins.
JohnsonCity*•†. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*•† Washington	Newton Stocker.
Kenton*•† Obion	J. L. Fry.
▲Kingston*• Roane	YOUNG & BREAZEALE.
▲Knoxville*•† Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" "	GREEN & SHIELDS. Attorneys for City National Bank.
" "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* Macon	J. S. Wootten.
▲Lawrenceburg*•† Lawr'ce	W. R. King.
▲Lebanon*•† Wilson	McCLAIN & McCLAIN.
Lenoir City* Loudon	Fox & Greer.
▲Lewisburg*•† Marshall	W. P. McClure.
▲Lexington*•† Henderson	John E. McCall.
Liberty* De Kalb	See Smithville.
▲Linden* Perry	Fred M. Carter.
▲Livingston*• Overton	W. H. Hussey.
▲Loudon*•† Loudon	G W. Fox.
▲Lynchburg* Moore	Parks & Parks.
Lynnville*•† Giles	See Pulaski.
▲Madisonville*† Monroe	McCroskey & McCroskey.
▲Manchester*•† Coffee	Cross & Ramsey.
Martin*•† Weakley	BAWDEN & MAIDEN.
▲Maryville*• Blount	F. H. LAMON.
▲Maynardville* Union	N. & Samuel J. Allor.
McKenzie*•† Carroll	See Huntingdon.
▲McMinnville*•† Warren	LIND & HOODENPYL.
▲Memphis*•† Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Memphis *†.....Shelby (*Continued.*)	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† .....Gibson	S. R. CLARK.
▲Morristown*† ..Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*†.Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co
Newbern*†.....Dyer	N. L. Scobly.
Newburg .....Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Obion*† .....Obion	See Union City.
▲Ooltewah*† .....James	See Chattanooga.
▲Paris*† .....Henry	J. C. SWEENEY.
Petersburg*† ....Lincoln	See Fayetteville.
▲Pikeville*† .....Bledsoe	John C. Myers.
▲Pulaski*† .....Giles	HUME R. STEELE.
▲Ripley*† .....Lauderdale	Thomas Steele.
Rockwood*† .....Roane	T. A. WRIGHT.
▲Rogersville*† ..Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwie.
Rutledge*† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	Broyles & McDougall.
▲Selmer*† .....McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*† ....Bedford	E. CALDWELL.
▲Smithville* .....DeKalb	R. L. Cantrell.
▲Sneedville* .....Hancock	W. B. Davis.
▲Somerville*† .....Fayette	H. C. Moorman.
South Pittsburg*†Marion	M. M. Allison.
▲Sparta*† .....White	M. A. Cummings.
▲Spencer* .....Van Buren	A. L. Hamby.
Spring City*† .....Rhea	R. C. M. Cunningham.
▲Springfield*† ..Robertson	A. E. GARNER.
Sweetwater*† ....Monroe	Young & Young.
▲Tazewell*▪ .....Claiborne	H. Y. Hughes.
▲Tiptonville* .....Lake	W. W. Cochran.
Tracy City*† .....Grundy	J. B. Ferguson.
▲Trenton*† .....Gibson	DEASON, RANKIN & ELDER.
Trimble*† .....Dyer	See Newbern.
Troy* .....Obion	J. G. Smith & Son.
Tullahoma*† .....Coffee	Davidson & Aydelott.
▲Union City*† .....Obion	L. S. PARKS.
▲Wartburg* .....Morgan	Baker & Riseden.
Wartrace*† .....Bedford	C. S. Ivie.
Watertown*▪ .....Wilson	A. P. Womock.
▲Waverly*† ...Humphreys	J. F. SHANNON.
▲Waynesboro* .....Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* .....Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† .....Taylor	JOHN BOWYER.
▲Albany*† ....Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*† .....Nueces	See Corpus Christi.
▲Alpine*† .....Brewster	L. F. Fishback.
Alvarado*† .....Johnson	I. A. Patton.
Alvin*† .....Brazoria	L. F. Fishback.
Alvord*† .....Wise	J. W. Bashaw.
▲Amarillo*† .....Potter	Piemmons & Veal.
▲Anderson* .....Grimes	Buffington & Buffington.
▲Angleton*† .....Brazoria	L. R. Bryan.
▲Anson* .....Jones	R. Colbert.
Aransas Pass*†San Pat'lo	See Corpus Christi.
▲Archer City* .....Archer	T. H. Marberry.
Arlington*† .....Tarrant	J. O. W. Burney.
▲Athens*▪ .....Henderson	RICHARDSON, WATKINS MILLER.
Atlanta*† .....Cass	O'Neal & Allday.
¶▲Austin*† .....Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*† .....Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera* .....Bandera	J. R. Storms.
▲Barstow*† .....Ward	See Pecos.
Bartlett*† ....Williamson	See Belton.
▲Bastrop*† .....Bastrop	ORGAIN & GARWOOD.
▲Batesville* .....Zavalla	See Pearsall.
▲Bay City* .....Matagorda	William E. Austin.
▲Beaumont*† ...Jefferson	GREER & GREER.
▲Beeville*† .....Bee	J. C. CRISP
▲Bellville*† .....Austin	Blake & Holland.
▲Belton*† .....Bell	W. S. SHIPP.
▲Benjamin* .....Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Bigspring*† .....Howard	S. H. MORRISON.
Blanco* .....Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† .....Lamar	See Paris.
▲Boerne*† .....Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston .....Bowie	See Texarkana.
Bowie*† ..... Montague	G. W. WALTHALL.
▲Brackettville*† ...Kinney	W. L. CLAMP.
▲Brady* .....McCulloch	F. M. Newman.
Brandon*† .....Hill	See Hillsboro.
▲Breckenridge*..Stephens	William Veale & Son.
Bremond*† ...Robertson	J. W. Woods.
▲Brenham*† ..Washington	CAMPBELL & PENNINGTON.
Bridgeport*† .....Wise	C. A. Bridgeman.
▲Brownsville*† ..Cameron	JAMES B. WELLS.
▲Brownwood*† .... Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	DOREMUS & BUTLER.
Burkeville* .....Newton	Blake & Smith.
▲Burnet*† .....Burnet	J. G. Cook.
Burton*† .....Washington	J. J. McCain.
▲Caldwell*† .....Burleson	Alexander & Heslip.
Calvert*† .....Robertson	Field & Taylor.
▲Cameron*† .....Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† .....Hemphill	W. D. Fisher.
▲Canton* .....Van Zandt	Haynes & Reese.
▲Canyon*▪ .....Randall	See Amarillo.
▲Carrizo*† .....Zapata	See Pearsall.
▲Carrizo Springs* .Dimmit	See Pearsall.
▲Carthage*† ..... Panola	Claude Pollard.
Castroville* .....Medina	See Uvalde.
▲Center* .....Shelby	I. O. B. RICHARDSON.
▲Centerville* .....Leon	Dean & Dean.
▲Channing*† .....Hartley	W. Boyce.
Chico*† .....Wise	John L. Morris.
▲Childress*† .....Childress	W. T. McConnell.
Cisco*† .....Eastland	J. J. Butts.
▲Clairemont* .....Kent	See Snyder.
▲Clarendon*† .....Donley	H. B. White.
▲Clarksville*† ..Red River	Chambers & Dook.
▲Claude*† .....Armstrong	Ira Webster.
▲Cleburne*† .....Johnson	GOLDSMITH & WALKER.
Clifton*† .....Bosque	J. C. O'Bryan.
▲Coldspring*..San Jacinto	Felix G. Bryan.
▲Coleman*† .....Coleman	T. R. AUSTIN.
▲Colorado*† .....Mitchell	W. B. Crockett.
Columbia*† .....Brazoria	J. N. Shepard.
▲Columbus*† .....Colorado	GEORGE McCORMICK.
▲Comanche*† ..Comanche	L. B. Russell.
Commerce*† .....Hunt	T. W. Thompson.
▲Conroe*† .. Montgomery	T. E. Humphrey.
▲Cooper*† .....Delta	L. L. Wood.
▲Corpus Christi*† .Nueces	DELMA & GIVENS.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Cotulla*† ..... La Salle	C. H. Mayfield.
Cresson*† ..... Hood	See Cleburne.
▲Crockett*† .....Houston	NUNN & NUNN.
▲Crowell* .....Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*† .... Morris	J. M. Moore.
▲Dallas*† ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*† .....Wise	R. E. CORSWELL.
DeKalb*† .....Bowie	W. W. Dillard.
Deleon*† .....Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	JOSEPH JONES.
Denison*† ..... Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† .....Red River	See Clarksville.
▲Dickens* .....Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*† .... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† .....Eastland	D. G. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† ..... Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	J. WILSON BOYLE.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Floresville*†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*•†..... Kaufman	See Terrell.
▲Fort Davis*†... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*•†....Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*•†....Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•.....Navarro	B. H. Johnson.
▲Gail*..... Borden	See Snyder.
▲Gainesville*•†. Galveston	STUART & BELL.
▲Galveston*•†...Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*•† ..... Jackson	See Edna.
▲Garden City*.. Glasscock	See Midland,
Garland*•†..... Dallas	See Dallas.
▲Gatesville*•†..... Coryell	J. E. Walker.
▲Georgetown*•†.. Will'son	SANSOM & SANSOM.
▲Giddings*•†..... Lee	J. L. Rousseau.
▲Gilmer*•†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*•†..... Mills	E. B. ANDERSON.
▲Goliad*•†..... Goliad	G. E. Pope.
▲Gonzales*•†..... Gonzales	BURGESS & HOPKINS
▲Graham*•..... Young	Arnold & Arnold.
▲Granbury*•†..... Hood	J. J. HINER.
Grandview*•†... Johnson	F. A. Arnold.
Granger*•†... Williamson	J. W. Posey.
▲Greenville*•†..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•†...Limestone	Farrar, Williams & Farrar.
▲Groveton*•†..... Trinity	Kenley & Stevenson.
▲Guthrie*..... King	See Benjamin.
▲Hallettsville*•†... Lavaca	PATTON & ELLIS.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell*..... Haskell	Foster & Scott.
Hearne*•†..... Robertson	Bishop & Lane.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*•†.....Waller	A. C. Tompkins.
▲Henderson*•†..... Rusk	J. HARVEY TURNER.
▲Henrietta*•† ..... Clay	W. G. EUSTIS.
Hico*•†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Ringrande.
Higgins*•†..... Lipscomb	E. C. Gray.
▲Hillsboro*•†..... Hill	WEAR & MORROW.
Holland*•†..... Bell	See Belton.
▲Hondo*•†.....Medina	E. De Montel.
Honeygrove*•†....Fannin	G. W. Wells.
▲Houston*•†.....Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*•† .....Walker	McKINNEY & HILL.
Hutto*•†.....Williamson	See Taylor.
Iowapark*•† ..... Wichita	Hinton Smith.
Italy*•†..... Ellis	See Waxahachie.
Itasca*•†..... Hill	M. S. Wood.
▲Jacksboro*•..... Jack	E. W. Nicholson.
Jacksonville*•†.Cherokee	See Rusk.
▲Jasper*..... Jasper	W. W. BLAKE.
▲Jefferson*•† ..... Marion	R. R. TAYLOR.
Jewett*•†..... Leon	See Centerville.
▲Johnson City*.....Blanco	N. T. Stubbs.
▲Junction*..... Kimble	Horace E. Williams.
▲Karnes City*•†....Karnes	J. C. GOODE.
▲Kaufman*•†.... Kaufman	JAMES YOUNG.
Kemp*•..... Kaufman	See Kaufman.
Kerens*•† .....Navarro	See Corsicana.
▲Kerrville*•†..... Kerr	Garrett & Burney.
Killeen*•†..... Bell	See Belton.
Kosse*•†..... Limestone	See Groesbeck.
▲Kountze*•†.....Hardin	W. W. DIES.
Kyle*•..... Hays	See San Marcos.
Ladonia*•†..... Fannin	R. M. Rowland.
▲Lagrange*•†..... Fayette	Lane & Lane.
▲Lampasas*•†....Lampasas	W. B. ABNEY.
Lancaster*•†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*•†..... Harris	See Houston.
▲Laredo*•†..... Webb	DODD & MULLALLY.
Leander*•† ...Williamson	See Georgetown.
Leonard*•†..... Fannin	Ross & Ross.
Lewisville*•†..... Denton	See Denton.
▲Liberty*•†..... Liberty	T. E. Branch.
▲Linden*..... Cass	J. S. M'lls.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*•†.....Polk	Hill & Hill.
▲Llano*•†..... Llano	J. H. McLean.
▲Lockhart*•†..... Caldwell	J. J. SHEPPARD.
▲Longview*•†..... Gregg	Turner & McHaney.
Lorena*•†.....McLennan	See Waco.
Lott*•†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*•†..... Angelina	Mantooth & Townsend.
Luling*•†..... Caldwell	H. B. Story.
▲Madisonville*.....Madison	Dean & Dean.
Manor*•†..... Travis	James M. Harris.
Mansfield*•..... Tarrant	W. D. House.
Marble Falls*•†... Burnet	See Burnet.
▲Marfa*•†..... Presidio	H. H. Kilpatrick.
▲Marlin*•†..... Falls	MARTIN & EDDINS.
▲Marshall*•†.....Harrison	T. P. Young.
▲Mason*•†..... Mason	Runge & Crawford.
▲Matador*..... Motley	See Plainview.
McGregor*•†.. McLennan	W. C. O'Bryan.
▲McKinney*•†..... Collin	JENKINS & McCLELLAN
▲Memphis*•†..... Hall	C. R. Brice.
▲Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*•†..... Bosque	Robertson & Robertson.
Merkel*•†..... Taylor	See Abilene.
Mesquite*•†..... Dallas	See Dallas.
Mexia*•†.....Limestone	W. E. Doyle.
▲Miami*•†.....Roberts	C COFFEE.
▲Midland*•† ..... Midland	R. H. Zane.
Midlothian*•†..... Ellis	J. H. Peebles.
Milford*•†..... Ellis	H. N. C. Davis.
Mineola*•†..... Wood	Cate & Bruce.
Mineralwells *•†P'loPinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*•† ..... McLennan	John S. Patterson.
Morgan*•†..... Bosque	See Meridian.
Moulton*•†..... Lavaca	See Flatonia.
Mount Calm*•†..... Hill	See Hillsboro.
▲Mt. Pleasant*•†..... Titus	S. P. Founders.
▲Mt. Vernon*•†... Franklin	R. E. Dorenport.
▲Nacogdoches*•†Na'doch's	J. C. HARRIS.
Naples*•†..... Morris	See Daingerfield.
Navasota*•†..... Grimes	G. W. L. CARR.
New Boston*•†.... Bowie	R. M. Hubbard.
▲New Braunfels*•†.. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*•†.....Montague	W. D. Hagler.
▲Oakville*.....Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*•†..... Ector	See Midland.
Omaha*•† ..... Morris	See Daingerfield.
▲Orange*•† ..... Orange	HOLLAND, LINK & HOLLAND
Overton*•†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*.....Concho	Garland & Montgomery.
▲Palestine*•† ....Anderson	B. H. GARDNER.
▲Palopinto*†....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*•†.....Carson	See Amarillo.
▲Paris*•†..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*•†..... Frio	R. W. Hudson.
▲Pecos*•†..... Reeves	T. J. Hefner.
Pilotpoint*•†.....Denton	John Collier.
▲Pittsburg*•† .....Camp	W. R. HEATH.
▲Plainview* ..... Hale	L. S. Kinder.
Plano*•†..... Collin	R. T. Shelton.
▲Pleasanton* .... Atascosa	G. M. Martin.
Port Arthur*•†. Jefferson	J. WILLIAMS.
▲Port Lavaca*•†. Calhoun	W. Wilson.
▲Quanah*•† .....Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*.....Stonewall	See Anson.
▲Refugio*.....Refugio	See Victoria.
▲Richmond*•†..Fort Bend	D. R. Pearson.
▲Ringrande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*•†.....Milam	N. H. Tracy.
Rockisland*•†...Colorado	See Weimar.
▲Rockport*•† .....Aransas	E. A. Stevens.
▲Rocksprings* ....Edwards	Samuel Hough.
▲Rockwall*•† .....Rockwall	W. B. Wade.
Rodgers*•† ..... Bell	See Belton.
Rosebud*•† ..... Falls	George W. Riddle.
Roundrock*•†..W'l'mson	R. R. Hyland.
Royse City* ....Rockwall	See Greenville.
Runge*•† ..... Karnes	E. G. Gillett.
▲Rusk*•†..... Cherokee	E. C. DICKINSON.
Saint Jo*•†.....Montague	H. W. Hunt
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•†.....Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲San Antonio*•† ..... Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† ..... Duval	FRANK FUILLE.
Sanger*† ..... Denton	See Denton.
▲San Marcos*•† ..... Hays	W. G. Barber.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*•† ... Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•† ..... Guadalupe	J. B. Dibrell.
▲Seymour*•† ..... Baylor	Britain & Glasgow.
▲Sherman*•† ..... Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* ..... Irion	See San Angelo.
Shiner*•† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	See Clarendon.
▲Sinton*•† .... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder* ..... Scurry	C. C. Johnson.
▲Sonora* ..... Sutton	S. G. Tayloe.
Stamford ..... Jones	G. M. SCARBOROUGH.
▲Stanton*•† ..... Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* .... Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† ..... Palo Pinto	See Mineral Wells.
▲Sulphur Springs*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† ... Nolan	E. P. Woodruff.
▲Tascosa*• ..... Oldham	See Amarillo.
Taylor*•† .... Williamson	FRANCIS HORACE WELCH.
Temple*•† ..... Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	William H. Allen.
Texarkana*•† ..... Bowie	WEBBER & WEBBER.
▲Texline*•† ..... Dallam	See Clayton, N. M.
Thornton*•† ..... Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* ..... McMullen	Kuykendall & Dilworth.
Timpson*•† ..... Shelby	See Center.
▲Tulia* ..... Swisher	See Plainview.
▲Tyler*•† ..... Smith	CAIN & KNOX.
▲Uvalde*•† ..... Uvalde	GARNER & LOVE.
Van Alstyne*•† .. Grayson	E. J. Humphreys.
Velasco*•† ..... Brazoria	Lewis R. Bryan.
▲Vernon*•† ..... Wilbarger	Bonner & Mason.
▲Victoria*•† ..... Victoria	C. F. CARSNER.
▲Waco*•† ..... McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† ..... Waller	H. Paul George.
▲Wallisville* ..... Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Weimar*•† ..... Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† ..... McLennan	E. Bodell.
▲Wharton*•† ..... Wharton	G. P. DOUGHERTY.
Whitesboro*•† ... Grayson	J. K. Jamison.
Whitewright*•† . Grayson	W. S. Vernon.
Whitney*•† ..... Hill	W. T. Moore.
Whitt* ..... Parker	See Weatherford.
▲Wichita Falls*•† . Wichita	MONTGOMERY & HUGHES.
Willspoint*•† .. Van Zandt	W. B. Wynne.
Winnsboro*•† ..... Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wortham*•† ... Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•† ..... DeWitt	THOMAS SMOOT.
Yorktown*•† ..... DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† .. Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*† ..... Beaver	W. F. Knox.
▲Brigham*•† ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*•† ..... Summit	See Park City.
Corinne*•† ..... Boxelder	H. L. Steed.
Eureka*•† ..... Juab	B. N. C. Stott.
▲Farmington*•† ..... Davis	Wilson & Willey.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
Kanab*† ..... Kane	J. F. Brown.
Kaysville*•† ..... Davis	Thomas H. Phillips.
Lehi City*•† ..... Utah	P. Evans.
▲Loa* ..... Wayne	See Beaver.
▲Logan*•† ..... Cache	P. E. KEELER.
▲Manti*•† ..... Sanpete	WM. D. LIVINGSTON.
Mercur*•† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* ..... San Juan	See Dolores, Colo.
▲Morgan*•† ..... Morgan	Samuel Francis.
Mt. Pleasant*•† ... Sanpete	Ferdinand Ericksen.
▲Nephi*•† ..... Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*† ..... Garfield	W. P. Sargent.
Park City*•† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*† ..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*•† ..... Sevier	L. J. STEWART.
¶▲Salt Lake City*•† Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•† ..... Utah	See Provo City.
Springville*•† ..... Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† ..... Grand Isle	J. P. Ladd.
Arlington*•† . Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*•† ..... Caledonia	C. A. Horsford.
Barre*•† ..... Washington	GEORGE A. BRIGHAM.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•† Orleans	B. F. D. Carpenter.
Bellows Falls*•† Windham	Levant M. Read.
Belvidere ..... Lamoille	See Hyde Park.
▲Bennington*•† Benningt'n	Barber & Darling.
Bethel*•† ..... Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† . Windham	WATERMAN & MARTIN.
Bristol*† ..... Addison	W. W. Rider.
Burke ..... Caledonia	See St. Johnsbury.
▲Burlington*•† . Chittenden	CUSHMAN & SHERMAN
Cambridge*•† .... Lamoille	See Hyde Park.
Canaan*•† ..... Essex	See Colebrook, N. H.
Castleton*•† ..... Rutland	HENRY L. CLARK.
Cavendish*•† .... Windsor	See Ludlow.
Charleston ..... Orleans	See Island Pond.
▲Chelsea* ..... Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord ..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•† .... Orleans	See Newport.
East Burke* .... Caledonia	C. T. A. Humphrey.
Eden* ..... Lamoille	See Hyde Park.
Elmore ..... Lamoille	See Hyde Park.
EnosburgF'lls*•† Franklin	E. McFeeters.
Essex Jct.*•† . Chittenden	See Burlington.
Fairfield*•† ..... Franklin	Isaac N. Chase.
Fair Haven*•† .... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall† ..... Essex	See St. Johnsbury.
Hardwick*•† .... Caledonia	MELVIN G. MORSE.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*•† ..... Franklin	C. G. Austin.
▲Hyde Park*•† .... Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•† .... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•† . Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† ..... Essex	See St. Johnsbury.
Lyndon*•† ..... Caledonia	J. T. Gleason.
Lyndonville*•† . Caledonia	E. J. Bodwell.
▲Manchester*•† Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•† ... Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† ..... Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ... Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•† ..... Orleans	JOHN YOUNG.
N. Bennington*•† B'ngton	Franklin Scott.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*†Ben'gton	T. E. Brownell.
North Troy*†....Orleans	O. S. Annis.
Norwich*●.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*†.....Rutland	See Rutland.
Plainfield*†. Washington	O. L. Hoyt.
Poultney*† .....Rutland	Beaman & Platt.
Proctor*† .....Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*†.. ..Franklin	POWELL & POWELL.
Rockingham.. Windham	See Bellows Falls.
Roxbury*†.. Washington	See Northfield.
Royalton*† .....Windsor	R. C. Dennison.
▲Rutland*† .....Rutland	JOEL C. BAKER.
SouthRoyalton*†Windsor	Tarbell & Whitham.
Springfield*†.... Windsor	A. M. Allbe.
▲St. Albans*†.... Franklin	HOGAN & HOGAN.
▲St. Johnsbury*† .Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*†..... Orange	See Chelsea.
Swanton*† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*† .Chittenden	J. J. Monahan.
Vergennes*† ....Addison	Frank L. Fish.
Waitsfield* ..Washington	See Montpelier
Waterbury*† Washing't'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*†.....Orange	Smith & Sloane.
Westfield*.....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*†Wl'ds'r	Wm. Batchelder.
Whittinghame† Windham	See Wilmington
Wilmington*†. Windham	O. E. Butterfield.
Windsor*† .....Windsor	J. C. Enright
Winooski*† ..Chittenden	See Burlington.
Wolcott*† .....Lamoille	See Hyde Park.
▲Woodstock*† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†. Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*† .....Amelia	Southall & Farrar.
▲Amherst*† .....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*† .....Nelson	Brown & Loving.
Ashland*† .....Hanover	STONEWALL J. DOSWELL.
Aylett* King William	Wm. R. Aylett.
Basic City*†.....Augusta	See Staunton.
Beaver Dam*†..Hanover	S. Carter Redd.
▲Bedford City*†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*† .....Clarke	A. Moore, Jr.
Big Stone Gap*†.... Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*† Rock'g'm	See Harrisonburg.
Bristol*† .....Washington	See Bristol, Tenn
Buchanan*† ...Botetourt	H. A. Latane.
▲Buckingham* Bucki'gh'm	W. M. Cabell.
Buenavista*†Rockbridge	C. B. GUYER.
Burkeville*† ..Nottoway	See Crewe.
Cape Charles*†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*†.Albe'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*†..Pittsylvania	See Danville.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	PLEGAR & JOHNSON.
Claremont*† .....Surry	See Surry.
Clarksville*† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*†Allegheny	George F. Anderson.
▲Clintwood* .... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn* ....King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*†.. Alleghany	R. L. PARRISH.
Crewe*†..... Nottoway	W. H. Maun
▲Culpeper*†..... Culpeper	Rixey & Barbour.
▲Cumberland*† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*†...Pittsylvania	HENRY R. MILLER.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*†Charl'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandoah	See Woodstock.
▲Emporia*† . Greenesville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*..... Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*†. Southampton	J. C. Parker.
Fredericksb'rg*† Spotts'a	Thomas P. Wallace.
▲Front Royal*†... Warren	O'Flaherty & Fulton.
▲Gate City*†.....Scott	ROBERT R. KANE.
Glade Spring*†Washin'n	A. L. Robinson.
▲Gloucester*....Gloucester	W. C. L. Tallaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*†...Orange	Philip Barbour.
Graham*† .....Tazewell	J. W. Hicks.
▲Grundy* .....Buchanan	Finney & Stinson.
Hague†..... Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING.
▲Hanover*†..... Hanover	G. P. Haw.
▲Harrisonburg*† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*† ..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight Isle of Wight	See Smithfield.
▲Jonesville* .....Lee	L. T. HYATT.
Keysville*† .... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'gWil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†. Rockbridge	D. E. MOORE.
▲Louisa*†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*† ..... Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*†Prince Will'm	Sinclair & Lion.
Manchester*† Chesterfi'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†..... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross*. Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*† ..Tazewell	W. W. French.
▲Portsmouth*†....Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†.... Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*Prin.Anne	W. J. Whitehurst.
▲Pulaski City*†.... Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*† ....Tazewell	H. C. Anderson.
¶▲Richmond*†.... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Richmond *•†...Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*•†..Franklin	L. W. Anderson.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†..Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. S. Thomas.
▲Smithville*.....Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†.....Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock* ....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville* .....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†..Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K.William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•†Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*†.....Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•†.....Skagit	H. D. Allison.
▲Asotin*†.....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•†. Whatcom	N. A. Cornish.
Castlerock*•†....Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	J. E. WILLIS.
Chelan*.....Chelan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†.....Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† ....Lincoln	H. A. P. Meyers.
▲Dayton*•† .....Columbia	EDMISTON & MILLER.
Elberton*•† .....Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•†.....Chehalis	E. L. Minard.
▲Everett*•† ....Snohomish	BLACK & EDWARDS.
Fairhaven*•†...Whatcom	Kerr & McCord.
Farmington*•† .Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•† .....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	I. E. Strauger.
Harrington*•†....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•†.....Cowlitz	S. M. Heath.
Kelso*•†. .....Cowlitz	J. F. Van Name.
Kettle Falls*• ....Stevens	See Colville.
Lacouner*† .....Skagit	J. L. Corrigan.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•†.Snohomish	See Everett.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt.Vernon*•†.....Skagit	H. A. McLEAN.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•† .....Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ....Whitman	R. H. HUTCHINSON.
¶▲Olympia*•†....Thurston	CAMPBELL & DE FILIPPO.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*•†.....Adams	W. W. ZENT.
Rockford*•† ..... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†.....King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*•†.....Skagit	J. Henry Smith.
▲Shelton....*•..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	J. W. Miller.
▲South Bend*•†.....Pacific	HEWEN & STRATTON.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*.....Skamania	C. F. Moore.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*•†.....Whitman	George N. Smith.
Uniontown*•†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*•† Walla Walla	See Walla Walla.
▼Walla Walla*•† W'la W'la	T. P. & C. C. GOSE.
Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*•†..... Chelan	Kirk & Whited.
▲Wilbur*•†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	THURMOND & WOODDELL.
Alderson*•†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'ga*•† Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	HERBERT B. HAWES.
Bramwell*•†..... Mercer	E. C. MARSHALL.
▲Buckhannon*•†...Upshur	G. M. FLEMING.
Cairo*•† .....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†..... Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*•†..Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†...Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	C. O. Strieby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. H. Daily.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Fairmont*† ..... Marion	E. F. HARTLEY.
▲Fayetteville*..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*● ..... Grant	See Petersburg.
▲Grafton*●†..... Taylor	JOHN L. HECHMER.
▲Grantsville*..... Calhoun	S. P. BELL.
Guyandotte*●..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper'sFerry*●† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*●† ..... Tucker	See Parsons.
▲Hinton*●†..... Summers	BOGGESS & BOGGESS.
Huntersville*. Pocahontas	H .S. Rucker.
▲Huntington*●†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson .....Jackson	See Ripley.
Kenova*●† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*●†..... Mineral	W. C. CLAYTON.
Keystone*●†... McDowell	See Bluefield.
▲Kingwood*..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*..... Boone	F. C. Leftwich.
Mannington*●†..... Marion	C. A. Snodgrass.
▲Marlinton*... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*●† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*..... Tyler	Boreman & Carter.
Montgomery*●†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*●†. Monongalia	COX & BAKER.
▲Moundsville*●†.. Marshall	Meighen & Oldham.
▲NewCumberland*●†Han'k	J. R. Donehoo.
▲New Martinsville*●†W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*●† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*●..... Tucker	W. B. Maxwell.
Pennsboro*●†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*●†..... Barbour	Dayton & Dayton.
Piedmont*●† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*●†.. Mason	J. S. Spencer.
▲Princeton*..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*●†..Jackson	N. C. Prickett.
▲Ripley*●..... Jackson	WARREN MILLER.
▲Romney*●..... Hampshire	JOHN J. CORNWELL.
Ronceverte*●† Greenbrier	Price & McWhorton.
Salem*●† ..... Harrison	See Clarksburg.
Shepherdstown*●† Jef'n	G. M. Beitzhoover.
Shinnston*●†.... Harrison	George F. Randall.
Sistersville*●† ..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*●..... Roane	WALTER PENDLETON.
St. Albans*●† ... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*●†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*●†..... Braxton	B. P. & V. B. HALL.
Terra Alta*●† .... Preston	O. C. Crane.
Thomas*●†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*●†..... Wayne	Chapman Adkins.
Webster*●..... Taylor	W. M. Werkman.
▲Welch*●†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*●†..... Brooke	JOHN C. PALMER, SR.
▲Weston*●†..... Lewis	Lewis Bennett.
▲West Union*●† Doddridge	J. V. Blair.
▲Wheeling*●† ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 31¼. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*●† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee●..... Kewaunee	See Algoma.
Albany*●† ..... Green	V. S. Kidd.
Algoma*†..... Kewaunee	M. T. Parker.
▲Alma*●†..... Buffalo	Robert Lees.
Amery*●† ..... Polk	W. T. Kennedy.
Amherst*●† ..... Portage	A. J. Smith.
▲Antigo*●† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*●†... Outagamie	EDWARD G. JONES.
Arcadia*●† .. Trempealeau	RICHMOND & RICHMOND.
Arena*●†..... Iowa	W. M. Abbott.
Argyle*●†..... Lafayette	See Darlington.
▲Ashland*●†..... Ashland	DILLON & COLIGNON.
Augusta*●†.... Eau Claire	E. M. Bradford.
Baldwin*●†..... St. Croix	Henry Anderson.
Bangor*●†..... LaCrosse	See LaCrosse.
▲Baraboo*●†..... Sauk	EVANS & THOMAS.
Barneveld*†..... Iowa	See Dodgeville.
▲Barron*●†..... Barron	Coe Bros.
Bayfield*●†..... Bayfield	W. W. Downs.
Beaverdam*●† ..... Dodge	M. H. UMBREIT.
Belmont*●† .... Lafayette	See Benton.
Beloit*●†..... Rock	F. CLEARY.
Benton*●†..... Lafayette	See Darlington.
Berlin*●†..... Green Lake	PERRY NISKERN.
Black Earth*●†..... Dane	See Madison.
▲Black Riv. Falls*●† Jack'n	G. M. PERRY.
Blair*●† ..... Trempealeau	See Arcadia.
Blanchardville*●† LaFay'e	Morrison & Chandler.
Bloomer*●†..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*●† ..... Grant	WILLIAM E. HOWE.
Brandon*●†.. Fond du Lac	David Whitton.
Brillion*●† ..... Calumet	S. H. Barnard.
Brodhead*●†..... Green	Burr Sprague.
Burlington*●† ..... Racine	E. E. MILLS.
Butternut*●†..... Ashland	Foster & Mars.
Cadott*●†..... Chippewa	F E. Watson.
Cambria*●† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*●† ..... Monroe	See Viroqua.
Cassville*●†..... Grant	D. W. Clark.
Cedarburg*●† .... Ozaukee	J. F. Trottman.
Centralia*●† ..... Wood	H. WIPPERMAN.
▲Chilton*●†..... Calumet	J. E. McMullen.
▲ChippewaFalls*●† Chip'wa	D. BUCHANAN, JR.
Clinton*●†..... Rock	See Beloit.
Clintonville*●†.. Waupaca	F. M. Guernsey.
Colfax*●†..... Dunn	See Menomonie.
Columbus*●† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*●†..... Grant	S. E. Smalley.
Cumberland*●† ..... Barron	H. S. Comstock.
Darlen*●† ..... Walworth	See Elkhorn.
▲Darlington*●† .. Lafayette	ORTON & OSBORN.
▲Dartford *●... Green Lake	J. C. McConnell.
Deerfield*●† ..... Dane	See Madison.
Delavan*●†..... Walworth	D. B. Barnes.
Depere*●†..... Brown	JOHN SMITH.
▲Dodgeville*●† ..... Iowa	A. JENKS.
Dorchester*●†..... Clark	See Marshfield.
▲Durand*●† ..... Pepin	W. E. Plummer.
▲Eagle River*●†..... Vilas	Colman & Colman.
East Troy*..... Walworth	See Elkhorn.
▲Eau Claire*●†.. Eau Claire	A. H. SHOEMAKER.
Edgerton*●†..... Rock	J. P. Towne.
Edmund*●† ..... Iowa	See Dodgeville.
▲Elkhorn*●†..... Walworth	LYON & NORTON.
▲Ellsworth*●† ..... Pierce	A. Combacker.
Elroy*●†..... Juneau	A. H. Smith.
Evansville*●† ..... Rock	F. L. Jaynes.
Fennimore*●† ..... Grant	W. E. Lathrop.
▲Florence*●† ..... Florence	Max Sells.
▲Fond duLac*●†FondduL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*●† Jefferson	A. M. WEBB.
Ft. Howard*●†..... Brown	Sheridan & Evans.
Fountain City*●†.. Buffalo	Martin Fugina.
Foxlake*●† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*●† Trempealeau	See Arcadia.
Glenwood*●† .... St. Croix	See New Richmond.
Glidden*●† ..... Ashland	See Ashland.
▲Grand Rapids*●†.. Wood	H. WIPPERMAN.
▲Grantsburg*●†..... Burnett	S. F. Grover.
▲Green Bay*●†..... Brown	FRANK H. SUFFEL.
Greenwood*●..... Clark	See Marshfield.
Hammond*●†.... St. Croix	See Baldwin.
Hancock*●†.... Waushara	See Plainfield.
Hartford*●†.. Washington	H. K. Butterfield.
Hartland*●†.... Waukesha	H. W. Goodwin.
▲Hayward*●†..... Sawyer	J. F. Riordon.
Hillsboro*..... Vernon	Smith & Webster.
Horicon*●†..... Dodge	J. E. Sawyer.
Hortonville*●† Outagamie	See New London.
▲Hudson*●†..... St. Croix	BAKER & HAVEN.
▲Hurley*●†..... Iron	A. L. Ruggles.
Independence*●† Tr'mp'lu	See Arcadia.
Iola*●..... Waupaca	H. J. Siverson.
Iron River*●†.... Bayfield	T B Walsh.
▲Janesville*●†..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*●†..... Jefferson	R. B. KIRKLAND.
Johnson Creek*●†. Jeff's'n	See Watertown.
▲Juneau*●†..... Dodge	George W. Sloan.
Kaukauna*●†.. Outagamie	John Bruemmer.
▲Kenosha*●†..... Kenosha	ALBERT E. BUCKMASTER.
▲Kewaunee*●†.. Kewaunee	JOHN WATTAWA.
Kiel*●† ..... Manitowoc	See Chilton.
Kilbourn*●† ..... Columbia	Thomas B. Coon.
▲La Crosse*●†.... La Crosse	MILLER & WOLFE.
Lafarge*●..... Vernon	See Viroqua.
Lake Geneva*●† Walworth	CHARLES S. FRENCH.
Lakemille*●† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name
Lake Nebagamon*†D'glas	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*† .....Columbia	S. H. Watson.
Loyal*▸.....Clark	D. V. Richardson.
¶▲Madison*•† .....Dane	OLIN & BUTLER.
Maiden Rock*†.. Pierce	A. Cook.
Manawa*†..... Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*•† ...Marinette	J. B. FAIRCHILD.
Marion*†..... Waupaca	J. H. SPENGLER.
Markesan*•† .Green Lake	G. T. Thorne.
Marshfield*†.....Wood	W. A. & E. C. PORS.
▲Mauston*•† .....Juneau	H. W. Barney.
Mayville†•† .....Dodge	Lamoreux & Husting.
Mazomanie*•†.....Dane	See Madison.
▲Medford*•† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*•†... Winnebago	J. C. KERWIN.
▲Menomonie*•† .....Dunn	C. E. FREEMAN.
▲Merrill*•† .....Lincoln	CURTIS & REID.
Merrillan*•† .....Jackson	Homer C. Clark.
Milton*•† ..... Rock	E. P. Clarke.
Milton Junction*•† .Rock	Will H. Gates.
▲Milwaukee*•† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*•†.....Iowa	SPENSLEY & McILHON.
Minocqua*•†..... Vilas	See Rhinelander.
Mondovi*•†.....Buffalo	L. G. Gilman.
▲Monroe*•†.....Green	P. J. CLAWSON.
▲Montello*•†....Marquette	John Barry.
Montfort*•† .....Grant	See Lancaster.
Monticello*•† .....Green	See Brodhead.
Mount Horeb*•† ....Dane	See Madison.
Mukwonago*•†Waukesha	Ferd. R. Smith.
Muscoda*•†.....Grant	J. M. Cubeia.
Necedah*•†.....Juneau	Charles E. Babcock.
Neenah*•† ....Winnebago	J. C. KERWIN.
▲Neillsville*•† .....Clark	CHARLES F. GROW.
New Glarus*•† .....Green	T. C. Hefty.
New Lisbon*•† ....Juneau	J. J. Hughes.
New London*•† Waupaca	OLIVER H. DAY.
New Richmond*•†St.Cr'ix	Hawkins & Hughes.
No. La Crosse†La Crosse	See La Crosse.
Oakfield*•† ..Fond du Lac	See Fond du Lac.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•†.....Oconto	W. H. Webster.
Omro*•†..... Winnebago	Bert. Coffman.
▲Osceola*•†..... Polk	Charles H. Oakey.
▲Oshkosh*•† ... Winnebago	DAVIDSON & WILDE.
Osseo*•†....Trempealeau	See Augusta.
Palmyra*•†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*•† .....Price	M. BARRY.
Plainfield*•† ... Waushara	Angels & Corrigan.
Platteville*•†..... Grant	J. W. Murphy.
Plymouth*•† ..Sheboygan	M. C. MEAD.
▲Portage*•†.....Columbia	E. S. BAKER.
▲PortWashington*•†Ozauk	W. M. Foster.
Poynette*•†.... Columbia	See Portage.
▲PrarieduChein*•†Crawf'd	Thomas & Fuller.
Prairie du Sac*•†.... Sauk	J. S. Tripp.
Prescott*•†.....Pierce	J. S. White.
Princeton*•†. Green Lake	F. E. Clark.
▲Racine*•†..... Racine	PALMER & GITTINGS.
Randolph*•†..... Dodge	R. D. Calkins.
Readstown*•† .....Vernon	See Viroqua.
Reedsburg*•†. .....Sauk	PATRICK DALY.
Reeseville*•†.....Dodge	Edward J. Devney.
Rewey*•†..... Iowa	See Mineral Point.
▲Rhinelander*•† ... Oneida	PAUL BROWNE.
Rice Lake*•†.....Barron	K. E. RASMUSSEN.
▲RichlandCenter*•†Richl'd	W. S. McCORKLE.
Ripon*•†.... Fond du Lac	ROY REED.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	I. B. Quimby.
Seymour*•†...Outagamie	F. M. Wilcox.
Sharon*•†..... Walworth	See Elkhorn.
▲Shawano*•†..... Shawano	M. J. Wallrich.
▲Sheboygan*•† .Sheboygan	EDWARD VOIGT.
SheboyganFalls*•† Sh'gan	See Sheboygan.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•†Crawford	Thomas & Peterson.
South Milwaukee*•† Mil'e	J. G. Davies.
▲Sparta*•†..... Monroe	MORROW & MASTERS.
Springgreen*•†.....Sauk	T. W. King.
Springvalley*•†.....Pierce	See Ellsworth.
Stanley*•†.....Chippewa	C. B. Culbertson.
St. Croix Falls*•†....Polk	MONS P. JERDEE.
▲Stevens Point*•† .Portage	ATWOOD & GROELLE.
Stoughton*•†.....Dane	J. M. Clancey.
▲Sturgeon Bay*•†..... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	GEORGE B. HUDNALL.
Thorp*•† .....Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•† ....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Uniongrove*•†....Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	H. T. AMES.
Watertown*•† . Jefferson	WM. H. WOODARD.
▲Waukesha*•†...Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	RYAN, HURLEY & JONES.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*•†. Washington	BARNEY & KUECHENMEISTER.
Weathy*•† .....Vernon	See Viroqua.
Westfield*•†... Marquette	See Portage.
West Salem*•†.La Crosse	See La Crosse.
West Superior*•† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Wilton*•†..... Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. Carter.

WYOMING.

Town and County.	Name
▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†..... Uinta	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
Kemmerer*†.....Uinta	H. E. CHRISTMAS.
▲Lander*•†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•†Sw'tw't'r	T. S. TALIAFERRO, Jr.
Saratoga*†..... Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*..... Crook	H. A. ALDEN.
Thermopolis*... Fremont	See Basin.
Wheatland*•†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Town and County.	Name
Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†..... Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrooke†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*•†Yale & Caraboo	See Revelstoke.
Grand Forks*..... Yale	HANNINGTON & MORRISON
Greenwood*..... Yale	I. H. Ballett.
Kamloops*•†..... Yale	W. H. Whittaker.
Kaslo*•† ..... Kootenay	McAnn & Mackay.
Nakusp*•† ..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. ▸ Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*▲†.....Nanaimo	BARKER & POTTS.
Nelson*▲†.....Kootenay	R. W. HANNINGTON.
New Denver*▲† Kootenay	R. B. Kerr.
New Westminster*▲† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*▲†.. Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*▲†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmo..... Kootenay	See Nelson.
Sandon*▲†..... Kootenay	Frank L. Christie.
Slocan..... Kootenay	F. S. Andrews.
Trail*▲†.....Kootenay	See Nelson.
Vancouver*▲† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*▲†.....Yale	FRED BILLINGS.
Victoria*▲†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*▲†..... Kootenay	John F. Burne.

MANITOBA.

Town and County.	Name.
Altona*▲†..... Lisgar	See Winnipeg.
Birtle*▲†..... Marquette	Mickle & Tingley.
Boissevain*▲† Turtle Mt'n	Norman P. Buckingham.
Brandon*▲†..... Brandon	COLDWELL & COLEMAN.
Carberry*▲†..... Norfolk	G. Barrett.
Carman*▲†..... ..Lisgar	F. A. Brown.
Cartwright*▲†.....Lisgar	See Pilot Mound.
Crystal City*▲†..... Lisgar	See Winnipeg.
Cypress River*▲† Macd'ld	C. E. Bastin.
Dauphin*▲†.... Marquette	A. E. Wilkes.
Deloraine*▲†. Turtle Mt'n	J. A. Mather.
Emerson*▲†..Provencher	D. Forrester.
Gladstone*▲†..Macdonald	D. Smith.
Glenboro*▲†.. Macdonald	F. H. Mitchell.
Gretna*▲†.....Lisgar	Harvey T. Maulson
Hamiota*▲†.... Marquette	M. B. Jackson.
Hartney*▲†.....Selkirk	G. St. J. Hallen
Holland*▲†.... Macdonald	H. L. Riscon.
Killarney*▲†.....Lisgar	A. G. Hay.
Manitou*▲†..... Dufferin	W. F. Ellis.
McGregor*▲†.....Norfolk	See Carberry
Melita*▲†.....Brandon	J. L. Crerar.
Miami*▲†.....Lisgar	F. A. Brown.
Minnedosa*▲†..Marquette	R. Hill Myers.
Morden*▲†.....Lisgar	H. L. Lemon.
Morris*▲†.... Provencher	See Emerson.
Neepawa*▲†...Macdonald	Howden & Howden.
Oak Lake*▲†..... Brandon	See Brandon.
Pilot Mound*▲†.Macd'n'ld	W. A. Donald.
Plum Coulee*▲†....Lisgar	See Winnipeg.
Portage la Prairie*▲† Macdonald	D. A. Macdonald.
Rapid City*▲†.. Marquette	R. A. Nelles.
Russell*▲†..... Marquette	See Rapid City.
Selkirk*▲†.....Selkirk	John O Reilly.
Shoal Lake*▲†.Marquette	James MacDonald.
Souris*▲†.....Brandon	J. A. Taylor.
Stonewall*▲†..... Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*▲†..... Norfolk	See Winnipeg.
Virden*▲†.....Brandon	Goulter & Singer.
Wawanesa*▲†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*▲† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

Town and County.	Name.
St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Town and County.	Name.
Bathurst*▲†....Gloucester	Gilbert & Gilbert.
Campbellton*▲†..Rest'che	Murray & McLatchy.
Chatham*▲†.Northumb'd	Warren C. Winslow.
Dorchester*▲† Westmor'd	M. G. Teed.
Edmundston*▲†..Victoria	John M. Stevens.
Fredericton*▲†.....York	ARTHUR R. SLIPP.
Grand Falls*▲†... Victoria	See Edmundston.
Hartland*▲†.....Carleton	See Woodstock.
Hillsboro*▲†.....Albert	See Moncton.
Kingston*▲†.....Kent	See St. John.
Moncton*▲†.Westmorel'd	R. W. HEWSON.
New Castle*▲†.N'thuml'd	E. P. WILLISTON.
Sackville*▲†.Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*▲† Westmoreland	W. A. Russell.
St. Andrews*▲†.Charlotte	F. H. Grimmer.
St. John*▲†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*▲†..Charlotte	J. G. Stevens, Jr.
Sussex*▲†.....Kings	White, Allison & King.
Woodstock*▲†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*▲†.....Alberta	J. A. BANGS.
Dawson City .....Alberta	C. N. Woodworth.
Edmonton*▲†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*▲† ....Assiniboia	W. Peel.
Indian Head*▲† Assiniboia	T. W. Jackson.
Lethbridge*▲†....Alberta	C. I. P. Conybeare
McLeod*▲†..... Alberta	Haultain & Mackenzie.
Medicine Hat*▲† Assinib'a	C. R. Mitchell.
Moose Jaw*▲† .Assiniboia	William Grayson.
Moosomin*▲†...Assiniboia	White, Elwood & Gwillen.
Pincher Creek*▲† Alberta	See McLeod.
Prince Albert*▲†... Sas'h'n	James McKay.
Qu Appelle*...Assiniboia	A. D. Dickson.
Qu Appelle Stn*▲†Assin'ia	A. D. Dickson.
Regina*▲† .....Assiniboia	HAMILTON & JONES.
So.Edmonton*▲...Alberta	A. C. Rutherford.
Wapella*▲†.....Assiniboia	See Regina.
Whitewood*▲† Assiniboia	See Regina.
Wolseley*▲† ...Assiniboia	Levi Thomson.
Yorkton*▲†....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*†.Colch'ter	See Truro.
Amherst*▲†..Cumberland	TOWNSEND & ROGERS.
Annapolis*▲†..Annapolis	Fred W. Harris.
Antigonish*▲† Antigonish	J. A. WALL.
Barrington*▲†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*▲†..... Digby	Jones & Nichols.
Berwick*▲†.....Kings	See Kentville.
Bridgetown*▲†.Annapolis	O. T. Daniels.
Bridgewater*▲†.Lunenb'g	H. T. Ross.
Canning*▲†.....Kings	See Kentville.
Canso*†.....Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*▲†.... Halifax	See Halifax.
Digby*▲†.....Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*▲†..Guys'ro'	Joseph A. Fulton.
Halifax*▲†.....Halifax	ALFRED WHITMAN.
Kentville*▲†..... Kings	W. P. Shaffner.
Lawrencetown▲†. Halifax	See Annapolis.
Liverpool*▲†..... Queens	John George Pyke.
Lockeport*▲†...Shelburne	See Shelburne.
Londonderry*▲†Colchester	See Truro.
Lunenburg*▲† Lunenburg	Charles W. Lane.
Mabou..... Inverness	See Port Hood.
Maitland*▲†.....Hants	See Truro.
Middleton*▲†...Annapolis	W. G. Parsons.
New Glasgow*▲†.. Pictou	Fraser, Jennison & Graham.
North Sydney*▲†C.Breton	Murray & MacKenzie.
Oxford*▲† ...Cumberland	C. H. Onley.
Parrsboro*▲† Cumberland	H. W. McKenna.
Pictou*▲†.....Pictou	E. M. MAC DONALD.
PortHawkesb'y*▲†Invern's	George O. Forsyth.
Port Hood*▲† ...Inverness	Samuel Macdonnell.
Shelburne*▲†....Shelburne	John Hood.
Sherbrooke*▲†.. Guysboro	See Guysborough.
Shubenacadie*▲† ...Hants	A. Kirkpatrick.
Springhill*▲..Cumberland	A. W. Foster.
Stellarton*▲†.....Pictou	See Pictou.
St. Peter's*▲† .. Richmond	See Port Hawkesbury.
Sydney*▲† ...Cape Breton	WM. A. G. HILL.
Truro*▲†.....Colchester	Hugh MacKenzie.
Westville*▲† ..... Pictou	See Pictou.
Weymouth*▲†.....Digby	J. A. Grierson.
Windsor*▲†..... Hants	E. J. MORSE.
Wolfville*▲†.....Kings	E. Sidney Crawley.
Yarmouth*▲● .Yarmouth	E. H. ARMSTRONG.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

ONTARIO.

Town and County.	Name.
Acton*▲† ..... Halton	W. A. McLean.
Ailsa Craig*▲†. Middlesex	See St. Marys.
Alexandria*▲† . Glengarry	A. L. Smith.
Alliston*▲† ..... Simcoe	Fisher & Bell.
Almonte*▲† ..... Lanark	Greig & Jamieson.
Alvinston*▲† .... Lambton	Hannah & Burnham.
Amherstburg*▲†.... Essex	F. A. Hough.
Arkona*† ..... Lambton	See Watford.
Arnprior*▲†..... Renfrew	Dulmage & Burwash.
Arthur*▲†..... Wellington	M. M. McMartin.
Athens*▲†..... Leeds	W. A. Lewis.
Atwood*▲†..... Perth	See Listowel.
Aurora*▲† ..... York	T. H. Lennox.
Avonmore*▲†.. Stormont	See Cornwall.
Aylmer*▲† ..... Elgin	Miller & Backhouse.
Ayr*▲† ..... Waterloo	See Galt.
Barrie*▲†..... Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*▲†..... Lincoln	See Hamilton.
Beaverton*▲†.... Ontario	T. Earnest Godson.
Beeton*▲† ..... Simcoe	See Alliston.
Belleville*▲†..... Hastings	F. E. O'FLYNN.
Berlin*▲†..... Waterloo	A. Miller.
Blenheim*▲† ..... Kent	R. L. Gosnell.
Blyth*▲† ..... Huron	A. S. Dickson.
Bolton*▲†..... Peel	A. A. Miller.
Bothwell*▲†..... Kent	George L. Taylor.
Bowmanville*▲† . Durham	J. Keith Galbraith.
Bracebridge*▲†..Muskoka	Mahaffy & Ashworth.
Bradford*▲†..... Simcoe	Mark Scanlon.
Brampton*▲† ..... Peel	R. H. Pringle.
Brantford*▲† ..... Brant	BAIRD & HENDERSON.
Brigden*▲†..... Lambton	See Sarnia.
Brighton*▲†.No'umberl'd	J. W. Gordon.
Brockville*▲† ..... Leeds	WOOD & STEWART.
Brussels*▲† ..... Huron	G. F. Blair.
Burford*▲†..... Brant	See Brantford.
Burks Falls*▲†..Muskoka	Stephen T. Evans.
Burlington*▲† ..... Halton	E. H. Cleaver.
Campbellford*▲† N'hm'l'd	D. J. Lynch.
Cannington*▲† ... Ontario	A. J. Reid.
Carleton Place*▲† Lanark	C. McIntosh.
Cayuga*▲†..... Haldimand	Colter & Goodman.
Chatham*▲† ..... Kent	WILSON, KERR & PIKE.
Chatsworth*▲† ..... Grey	See Owen Sound.
Chesley*▲† ..... Bruce	H. O. Langley.
Chesterville*▲†... Dundas	W. B. Lawson.
Chippawa*▲† .... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*▲†.... Wellington	See Harriston.
Clinton*▲†..... Huron	W. Brydon.
Cobourg*▲†N'th'umberl'd	FRANK M. FIELD.
Colborne*▲† N'thumberl'd	W. L. Payne.
Coldwater*▲†▪. ....Simcoe	J. Brookoski.
Collingwood*▲†.... Simcoe	HY. ROBERTSON.
Comber*▲† ..... Essex	See Essex.
Cookstown*▲†..... Simcoe	See Alliston.
Cornwall*▲†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*▲†..... Simcoe	See Barrie.
Dashwood*..... Huron	R. H. Collins.
Delhi*▲†..... Norfolk	See Simcoe.
Deseronto*▲† .... Hastings	George E. Deroche.
Drayton*▲† .. Wellington	A. S. Lown.
Dresden*▲†..... Kent	J. W. Sharpe.
Drumbo*▲†..... Oxford	See Brantford.
Dundalk*▲†..... Grey	I. B. Lucas.
Dundas*▲† ... Wentworth	T. H. A. BEGUE.
Dunnville*▲†.. Haldimand	W. D. Swayze.
Durham*▲†..... Grey	J. P. Telford.
Dutton*▲†..... Elgin	C. St. Clair Leitch.
Eganville*▲† .... Renfrew	W. Lawson.
Elmira*▲† ..... Waterloo	See Berlin.
Elmvale*▲† ..... Simcoe	W. F. W. Lent.
Elora*▲†..... Wellington	Henry Wissler.
Embro*▲†..... Oxford	See Woodstock.
Erin*▲†..... Wellington	See Fergus.
Essex*▲†..... Essex	E. A. Wisner.
Exeter*▲†..... Huron	R. H. Collins.
Fenelon Falls*▲† Victoria	McLaughlin & McDearmid.
Fergus*▲†.....Wellington	N. M. Monro.
Flesherton*..... Grey	Lucas & Wright.
Florence*▲† .... Lambton	See Bothwell.
Fordwich*▲†..... Huron	See Blyth.
Forest*▲†..... Lambton	Wm. J. Forte.
Fort FrancesRainy Rl'er	See Rat Portage.
Fort William*▲† ..Algoma	W. A. MATHESON.
Galt*▲† ..... Waterloo	E. J. BEAUMONT.
Gananoque*▲† ..... Leeds	W. B. Carroll.
Georgetown*▲†.... Halton	G. S. Goodwillie.
Glencoe*▲†..... Middlesex	Stuart, Stuart & Ross.
Goderich*▲†..... Huron	PHILIP HOLT, Q. C.
Gore Bay*..... Algoma	See Sault Ste. Marie.
Grand Valley*▲† Dufferin	J. A. V. Preston.
Gravenhurst*▲† Muskoka	B. H. Ardagh.
Grimsby*▲† ..... Lincoln	See Hamilton.
Guelph*▲†..... Wellington	GUTHRIE, WATT & GUTHRIE.
Hagersville*▲† Haldimand	S. E. Lindsay.
Hamilton*▲†..Wentworth	CARSCALLEN & CAHILL.
Hanover*▲† ..... Grey	See Durham.
Harriston*▲†..Wellington	A. G. Campbell.
Harrow*▲†..... Essex	See Windsor.
Hastings*▲† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*▲†..Prescott	O'BRIAN & HALL.
Hensall*▲†..... Huron	H. J. D. Corkle.
Hespeler*▲†..... Waterloo	See Berlin.
Highgate*▲†..... Kent	See St. Thomas.
Huntsville*▲†... Muskoka	O. M. Arnold.
Ingersoll*▲† .....Oxford	HEGLER & HEGLER.
Inwood*▲†..... Lambton	See Sarnia.
Iroquois*▲†..... Dundas	A. E. Overell.
Jarvis*▲†.....Haldimand	C. E. Bourne.
Keewatin*▲†...R'ny R. D.	H. A. Langford.
Kemptville*▲†.. Grenville	T. K. Allen.
Kincardine*▲†..... Bruce	W. C. Loscombe.
Kingston*▲†... Frontenac	SMYTHE & LYON.
Kingsville*▲† ..... Essex	W. A. Smith.
Lakefield*▲†... Peterboro	O. A. Langley.
Lanark*▲†..... Lanark	Andrew Hayden.
Lansdowne*▲† ..... Leeds	See Brockville.
Leamington*▲† ..... Essex	W. T. Easton.
Lindsay*▲† ..... Victoria	MOORE & JACKSON
Listowel*▲† ..... Perth	F. R. Blewett.
London*▲†..... Middlesex	CRONYN & BETTS.
Lucan*▲† ..... Middlesex	Wm. McDiarmid.
Lucknow*▲†..... Bruce	P. V. Malcomson.
Lyndon*▲† ... Wentworth	William T. Henderson
Madoc*▲†..... Hastings	Wm. Cross.
Markdale*▲† .....Grey	P. McCullough.
Markham*▲†..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*▲† .... Nipissing	D. A. Dunlap.
Meaford*▲† ..... Grey	C. T. Sutherland.
Merlin*▲†..... Kent	See Blenheim.
Merrickville*▲†Greenville	A. E. Baker.
Midland*▲†..... Simcoe	John Rowe.
Mildmay*▲†..... Bruce	See Walkerton.
Millbrook*▲† .... Durham	R. Ruddy.
Milton*▲† ..... Halton	V. Chisholm.
Milverton*▲†..... Perth	See Listowel.
Mitchell*▲†..... Perth	Dent & Thompson.
Morrisburg*▲†.... Dundas	J. P. Whitney.
Mount Forest*▲†. Wel'ton	R. O. Kilgour.
Napanee*▲† .....Lennox	WILSON & WILSON.
Newcastle*▲†.... Durham	E. H. McLean.
New Hamburg*▲†. W't'r'o	William Millar.
New Market*▲†..... York	T. J. Robertson.
Niagara Falls*▲†. Welland	F. W. HILL.
North Bay*▲†.... Nipissing	BROWNING & SENKLER.
Norwich*▲†..... Oxford	T. Brown.
Norwood*▲†....Peterboro	W. A. F. Campbell.
Oakville*▲†..... Halton	D. O. Cameron.
Oil Springs*▲†...Lambton	Isaac Greenizen.
Orangeville*▲† .. Dufferin	W. L. Walsh.
Orillia*▲†..... Simcoe	S. S. Robinson.
Orono*▲†..... Durham	See Bowmanville.
Oshawa*▲† ..... Ontario	C. A. JONES.
Ottawa*▲†..... Carleton	BISHOP & SMITH.
Otterville*▲†..... Oxford	See Woodstock.
Owen Sound*▲†..... Grey	Kilbourn & Kilbourn
Paisley*▲†..... Bruce	Hector C. Cowan.
Pakenham*▲†..... Lanark	See Perth.
Palmerston*▲† Wellington	Drew & Downs.
Paris*▲†..... Brant	Gordon J. Smith.
Parkdale*▲†..... York	John Douglas.
Parkhill*▲† .... Middlesex	E. Goodman.
Parry Sound*▲†McDoug'll	Pirie & Stone.
Pembroke*▲†.... Renfrew	J. H. Burritt.
Penetanguishene*▲†Simc'e	A. B. Thompson.
Perth*▲†..... Lanark	Hall & Hall.
Peterboro*▲†.... Peterboro	HALL & HAYES.
Petrolia*▲†..... Lambton	Moncruff & Gansby.
Pickering*▲†..... Ontario	Dow & McGilloray.
Picton*▲†.Prince Edward	G. O. Alcorn.
Pt. Arthur*▲† Th'rBayDis.	F. H. Keefer.
Port Colborne*▲† Welland	G. S. Macdonald.
Port Elgin*▲†..... Bruce	C. Dalrymple.
Port Hope*▲†..... Durham	H. A. WARD.
Port Perry*▲†.....Ontario	H. L. Ebbels.
Port Rowan*▲†...Norfolk	See Simcoe.
Prescott*▲† .....Grenville	F. J. French.
Preston*▲† ..... Waterloo	C. R. Hanning.
RatPortage*▲†RainyR.Dis	Langford & Moran.
Renfrew*▲†.....Renfrew	Craig & Wilson.
Richmond Hill*▲†.....York	A. G. J. Lawrence.
Ridgetown*▲† .....Kent	W. E. Gundy.
Ripley*▲† .....Bruce	F. L. Pearson.
Rodney*▲†.....Elgin	H. Falconer Jell.
Sarnia*▲† .....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*▲† Alg'aD.	H. C. Hamilton.
Schomberg*▲† ..... York	See Toronto.
Seaforth*▲†..... Huron	R. S. Hays.
Shelburne*▲†.....Dufferin	G. M. Vance.
Simcoe*▲† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*▲†...Lanark	Lavell & Farrell.
Southampton*▲†....Bruce	See Port Elgin.

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Town and County.	Name.
Springfield*† .....Elgin	See Toronto.
Stayner*†.....Simcoe	Hood & Sullivan.
St. Catharines*† .Lincoln	COLLIER & YALE.
St. George*† .....Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*†.....Perth	E. W. Harding.
Stouffville*†.....York	JAMES McCULLOUGH
Stratford*†.....Perth	IDINGTON & ROBERTSON.
Strathroy*† ...Middlesex	J. Folinsbee.
St. Thomas*† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† .....Nipissing	J. Fowler
Sunderland*†....Ontario	T. W. Chapple.
Tara*† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*†.....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† .... Algoma	See Sault Ste. Marie.
Thornbury*†..... Grey	Wilson & Dyre.
Thorold*†.....Welland	COLLIER & BURSON.
Tilbury*†.....Kent	D. A. McDonald.
Tilsonburg*†.....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*†.....Hastings	C. W. Craig.
Unionville*†.....York	See Toronto.
Uxbridge*†.....Ontario	S. S. SHARPE.
Vankleek Hill*†Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	A. Collins.
Walkerville*†.....Essex	C. H. Robinson.
Wallaceburg*† ..... Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† ....Waterloo	William Reade.
Watford*†.....Lambton	Alexander Saunders.
Welland*†.....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wheatley*†.....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† .....Bruce	W. J. Ferguson.
Winchester*† ....Dundas	GEORGE L. HART.
Windsor*†.....Essex	CLEARY & SUTHERLAND.
Wingham*† .....Huron	J. A. Morton.
Woodbridge*† .....York	See Toronto.
Woodstock*† ....Oxford	W. T. McMULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*†.... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*•† Beauh'ois	Thomas Brossoit.
Bedford*•†.....Missisquoi	H. Butler.
Berthier en Haut*•Berth'r	V. Allard.
Buckingham*•†... Ottawa	F. A. Beaudry.
Chambly*•†..... Chambly	P. B. Benoit.
Chicoutimi*•† Chicoutimi	L. G. Belley.
Coaticook*•†... Stanstead	G. H. St. Pierre.
Cookshire*•†... Compton	L. E. Charbonnell.
Cowansville*•† Missisquoi	J. C. McCorkill.
Danville*•† ....Richmond	See Richmond.
Farnham*•†.... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*•†..... Shefford	See Cowansville.
Grand Mere.....Joliette	See Joliette.
Henryville .....Iberville	See St. Johns.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*•† ..... Ottawa	C. B. MAJOR.
Huntingdon*•† .Hunt'don	A. E. Mitchell.
Iberville*†.....Iberville	See St. Johns.
Joliette*•†.....Joliette	J. M. Tellier.
Knowlton*•† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*•†. Jacq's Cartier	See Montreal.
Lachute*•†.... Argenteuil	G. E. Bampton.
L'Epiphanie*•† L'Ass'pt'n	J. E. Faribault.
Laprairie*•†.... Laprairie	See Montreal.
Laurentides*.L'Assomp'n	R. T. Beaudoin.
Levis*•†..... Levis	Charles Darveau.
Longueuil*•†.....Ch'mbly	See Montreal.
Louiseville*•† Maskino'ge	A. L. Desaulniers.
Magog*•† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*•†.... Rouville	H. G. Paulin.
Mile End*•† ...Hochelaga	See Montreal.
Montmagny*•†Montm'g'y	See Levis.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for the Pullman Co., Royal Bank of Canada, and Royal Trust Co.
Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*•† ..... Nicolet	See Three Rivers.
Ormstown*•†Chateaugu'y	See Huntingdon.
Papineauville*•†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*†.... Megantic	See Victoriaville.
Pt.St.Charles*•† Hoch'aga	See Montreal.
Quebec*•†..... Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*•† ...Rimouski	N. Bernier.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•† . Chicoutimi	See Quebec.
Shawnigan Falls St. Maurice	See Three Rivers.
Shawville*•† .....Pontiac	See Ottawa.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†.....Richelieu	Ethier & Lefebore.
Stanbridge*†E. Missisquoi	Z. V. Cornell.
Stanstead*•† ...Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*..... Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*•†..... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE & FONTAINE.
St .Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*•† Terrebonne	W. B. Nantel.
St. Johns*•†.... St. Johns	Paradis & Paradis.
St.Johns Suburb*†Quebec	See Quebec.
St Laurent*† Jacques Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*•†Mega'ic	See Quebec.
Three Rivers*•†St.Mau'ce	N. L. De Noncourt.
Valleyfield*•† Beauharn's	L. J. Papineau.
Victoriaville*† Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - - $500,000.00
SURPLUS, - - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

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R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK.
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $3,000,000.
Surplus, 800,000.

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JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.
WILLIAM W. HILL, Secretary.

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JAMES H. DOLE, of J. H. Dole & Co., Commission.
WM. C. SEIPP, Capitalist.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.
P. A. VALENTINE, Vice-President Armour & Co.
GEORGE M. REYNOLDS, Cashier.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

April 24, 1901.

RESOURCES.

Loans and Discounts	$21,175,520 23	
Stocks and Bonds	913,025 20	$22,088,545 43
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		29,242 59
Real Estate		26,060 74
Due from Banks and U. S. Treasurer	$7,603,283 35	
Cash	7,444,468 52	15,047,751 87
		$39,041,600 63

LIABILITIES.

Capital Stock Paid in	$ 3,000,000 00
Surplus Fund	500,000 00
Undivided Profits	337,859 81
Circulation	1,844,150 00
Deposits	33,359,590 82
	$39,041,600 63

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

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It is complete and OFFICIAL.
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Surplus, 400,000.00

AMERICAN EXCHANGE BANK,

ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

Kountze Brothers

BANKERS

BROADWAY AND PINE STREET, NEW YORK

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An opportunity to fully state terms and facilities will be appreciated.

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AND WILL RECEIVE
PROMPT ATTENTION AND REPLY.

First National Bank

MILWAUKEE, WIS.

Capital $1,000,000
Surplus and Profits . 700,000

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
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American Trust

AND

Savings Bank,

CHICAGO.

Capital and Surplus, $ 1,300,000
Deposits, ... 14,000,000

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G. B. SHAW and JOY MORTON, Vice-Presidents.
J. R. CHAPMAN, Cashier.
JOHN JAY ABBOTT, Assistant Cashier.
O. C. DECKER, Assistant Cashier.
FRANK H. JONES, Secretary.
W. P. KOPF, Assistant Secretary.

THE

Hanover National Bank,

9 and 11 NASSAU STREET,
NEW YORK CITY.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,000,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, President
JAS. M. DONALD Vice-President
WM. HALLS, Jr., Vice-President
WILLIAM LOGAN, Cashier
WM. I. LIGHTHIPE, Assistant Cashier
ELMER E. WHITTAKER, Assistant Cashier
HENRY R. CARSE, 2nd Assistant Cashier
ALEX D. CAMBELL, 2nd Assistant Cashier

OMAHA NATIONAL BANK...OMAHA, NEB.

UNITED STATES DEPOSITORY.

CAPITAL, ONE MILLION DOLLARS.

J. H. MILLARD, President. C. C. ROGERS, Cashier.

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OMAHA NATIONAL BANK

CAPITAL, ONE MILLION DOLLARS.

J. H. MILLARD, President.